
State: Pennsylvania **Filing Company:** Brighthouse Life Insurance Company
TOI/Sub-TOI: LTC04I Individual Long Term Care - Nursing Home/LTC04I.002 Non Qualified
Product Name: Long-Term Care
Project Name/Number: Round 4.1 Filing/145GEC01-70

Filing at a Glance

Company: Brighthouse Life Insurance Company
Product Name: Long-Term Care
State: Pennsylvania
TOI: LTC04I Individual Long Term Care - Nursing Home
Sub-TOI: LTC04I.002 Non Qualified
Filing Type: Rate - Other (Not M.U. or G.I. Product)
Date Submitted: 02/26/2019
SERFF Tr Num: MILL-131719003
SERFF Status: Assigned
State Tr Num: MILL-131719003
State Status: Received Review in Progress
Co Tr Num: LTC3+ NQ FO

Implementation: On Approval
Date Requested:
Author(s): Mike Bergerson, John Hebig, Joe Neary, Tanisha Duwearatchi, Andrew Duxbury, Brett Jones, Joseph Carlstrom
Reviewer(s): Jim Lavery (primary), David D'Agostino
Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:

Proposed 23.7% increase on 57 policyholders of Brighthouse Life form H-LTC3JFO26 (Series name is LTC3+ NQ FO).

State: Pennsylvania
TOI/Sub-TOI: LTC04I Individual Long Term Care - Nursing Home/LTC04I.002 Non Qualified
Product Name: Long-Term Care
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Filing Company: Brighthouse Life Insurance Company

General Information

Project Name: Round 4.1 Filing	Status of Filing in Domicile: Not Filed
Project Number: 145GEC01-70	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments: This filing is not being filed in Delaware.
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact: 23.7%	Filing Status Changed: 02/27/2019
	State Status Changed: 02/27/2019
Deemer Date:	Created By: David Chou
Submitted By: John Hebig	Corresponding Filing Tracking Number:
	State TOI: LTC04I Individual Long Term Care - Nursing Home

Filing Description:

Milliman, Inc. has been retained by GNA Corporation to submit the referenced rate filing on behalf of Brighthouse Life Insurance Company for your review. In preparing this rate filing, I relied on data provided to me by Union Fidelity Life Insurance Company (UFLIC), the retrocessionaire on this business, and Genworth Life Insurance Company (Genworth), a reinsurer of this business.

H-LTC3JFO26, et al. are existing individual facility only long term care policies of insurance previously approved in 1994. These forms were issued in Pennsylvania from September 1994 through December 1998 and are no longer being marketed in any state. Nationwide, the last policies were issued in 1999.

The company is requesting the approval of a premium rate increase on the above listed forms and all associated riders. The increase is needed due to morbidity and persistency levels which produce lifetime loss ratios in excess of original pricing and the minimum requirement. As noted in the attached actuarial memorandum, six prior increases have been approved and implemented on these forms and associated riders.

- 1.A 39.0% increase was approved on August 10, 2004 and implemented on each contract's next billing anniversary beginning November 20, 2004.
- 2.A 14.92% increase, phased in over a two year period, was approved on July 28, 2010 and implemented on each contract's next billing anniversary beginning December 2, 2010.
- 3.A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014.
- 4.A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015.
- 5.A 15.0% increase was approved on December 13, 2016 and implemented on each contract's next billing anniversary beginning March 4, 2017.
- 6.On November 15, 2017, the company requested a rate increase of 36.0%. A 10.0% increase was approved on March 6, 2018 and implemented on each contract's next billing anniversary beginning June 2, 2018.

Emerging experience continues to show the need for the full amount requested in the prior filing so the company is requesting a premium rate increase of 23.7% at this time. While a significantly larger rate increase is justified, the company is willing at this time to forgo approximately 95% of the rate increase needed to restore the loss ratio to the original pricing expectation.

This premium rate increase is needed to reduce the lifetime loss ratio, which far exceeds the original pricing level and the

State:	Pennsylvania	Filing Company:	Brighthouse Life Insurance Company
TOI/Sub-TOI:	LTC04I Individual Long Term Care - Nursing Home/LTC04I.002 Non Qualified		
Product Name:	Long-Term Care		
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minimum requirements set by state insurance law. The company is seeking approximately equal cumulative premium rate increases across all jurisdictions (except where limited by regulatory restrictions). The company prefers to implement rate increases sooner at the requested level and avoid incrementally larger increases in the future.

Although the company expects to continue to shoulder a significant portion of the rate increase needed on this block, it will continue to monitor experience and reserves the right to request additional rate increases, even if experience does not deteriorate further from the current level.

Similar to the prior increases, the company will offer insureds affected by the premium increase the option of reducing their benefits, where possible, to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase. There are several options for benefit reductions available to most policyholders (subject to policy and state minimum requirements). Insureds may be able to increase their elimination period, shorten their benefit period, reduce their daily benefit amount, remove or reduce inflation protection, or any combination of these.

For eligible policyholders who do not have a nonforfeiture benefit as part of their policy, the company is making an optional limited benefit available for those who wish to elect a limited paid-up long term care insurance benefit. This option provides a paid-up policy with benefits equal to the total of premiums paid, less any claims paid. While the company is strongly encouraging policyholders to keep or reduce their existing coverage, it believes it is important to provide a comprehensive set of options to policyholders. The optional limited benefit endorsement form MICC OLB 10/07/2013 was previously approved by the Department.

Company and Contact

Filing Contact Information

John Hebig, Actuary	john.hebig@milliman.com
8500 Normandale Lake Blvd.	952-820-2488 [Phone]
Suite 1850	952-897-5301 [FAX]
MN	
MINNEAPOLIS, MN 55437-3830	

Filing Company Information

(This filing was made by a third party - millimaninc)

Brighthouse Life Insurance Company	CoCode: 87726	State of Domicile: Delaware
1209 Orange Street	Group Code: 241	Company Type:
Wilmington, DE 19801	Group Name: Metropolitan Group	Life/Accident/Health
(860) 768-0328 ext. [Phone]	FEIN Number: 06-0566090	State ID Number:

Filing Fees

Fee Required?	Yes
Fee Amount:	\$100.00
Retaliatory?	Yes
Fee Explanation:	The state of domicile, Delaware, has a \$100 fee.
Per Company:	Yes

SERFF Tracking #: MILL-131719003

State Tracking #: MILL-131719003

Company Tracking #: LTC3+ NQ FO

State: Pennsylvania **Filing Company:** Brighthouse Life Insurance Company
TOI/Sub-TOI: LTC04I Individual Long Term Care - Nursing Home/LTC04I.002 Non Qualified
Product Name: Long-Term Care
Project Name/Number: Round 4.1 Filing/145GEC01-70

Company	Amount	Date Processed	Transaction #
Brighthouse Life Insurance Company	\$100.00	02/26/2019	156237845

SERFF Tracking #:	MILL-131719003	State Tracking #:	MILL-131719003	Company Tracking #:	LTC3+ NQ FO
State:	Pennsylvania	Filing Company:	Brighthouse Life Insurance Company		
TOI/Sub-TOI:	LTC04I Individual Long Term Care - Nursing Home/LTC04I.002 Non Qualified				
Product Name:	Long-Term Care				
Project Name/Number:	Round 4.1 Filing/145GEC01-70				

Rate Information

Rate data applies to filing.

Filing Method:	Review and Approval
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	10.000%
Effective Date of Last Rate Revision:	06/02/2018
Filing Method of Last Filing:	Review and Approval
SERFF Tracking Number of Last Filing:	MILL-131126122

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Brighthouse Life Insurance Company	%	23.700%	\$48,703	57	\$205,497	23.700%	23.700%

State:	Pennsylvania	Filing Company:	Brighthouse Life Insurance Company
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Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Tables	H-LTC3JFO26, et al.	Revised	Previous State Filing Number: MILL-131126122 Percent Rate Change Request: 23.7	PA_LTC3+_FO_NQ_Prem_23.7%_20190226.pdf, PA_LTC3+_FO_NQ_Prem_Current_20190226.pdf,

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	317.35	294.21	267.76	18-44	21.49	21.49	19.83
45-49	363.63	340.49	310.74	45-49	26.45	24.79	23.14
50-54	409.91	386.77	360.32	50-54	29.75	28.10	26.45
55	565.28	525.61	482.64	55	38.02	36.36	34.71
56	604.95	561.97	515.69	56	41.32	39.67	38.02
57	647.92	601.64	552.06	57	44.63	41.32	39.67
58	694.20	644.62	588.42	58	47.93	44.63	41.32
59	743.79	687.59	631.39	59	49.59	47.93	44.63
60	793.37	733.87	671.06	60	52.89	49.59	46.28
61	849.57	786.76	717.34	61	57.85	54.54	49.59
62	909.07	839.65	766.93	62	61.16	57.85	52.89
63	971.88	895.85	816.51	63	66.11	61.16	56.20
64	1,041.30	958.66	872.71	64	71.07	66.11	59.50
65	1,110.72	1,021.47	928.91	65	74.38	69.42	62.81
66	1,216.51	1,117.33	1,014.86	66	82.64	76.03	69.42
67	1,332.21	1,219.81	1,107.42	67	90.91	84.30	76.03
68	1,461.13	1,332.21	1,206.59	68	99.17	90.91	80.99
69	1,599.97	1,457.82	1,315.68	69	107.44	99.17	89.25
70	1,748.73	1,590.05	1,431.38	70	117.35	107.44	95.87
71	1,930.54	1,748.73	1,563.61	71	130.58	119.01	105.78
72	2,132.19	1,920.62	1,709.06	72	143.80	130.58	115.70
73	2,353.67	2,109.05	1,864.43	73	158.67	143.80	125.62
74	2,594.99	2,317.31	2,036.32	74	175.20	157.02	137.19

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,862.76	2,542.10	2,221.45	75	193.38	171.90	148.76
76	3,223.08	2,862.76	2,502.43	76	218.18	193.38	168.59
77	3,629.68	3,223.08	2,813.17	77	244.62	218.18	188.43
78	4,085.87	3,626.38	3,166.88	78	276.03	244.62	213.22
79	4,598.26	4,082.57	3,563.57	79	309.09	274.37	239.66
80		4,591.65	4,006.54	80	347.10	307.43	267.76
81		5,166.84	4,509.00	81	391.73	347.10	302.47
82		5,814.76	5,070.98	82	439.66	390.08	340.49
83		6,545.33	5,705.68	83	494.21	438.01	381.81
84		7,365.15	6,419.71	84	555.36	492.55	429.74
				85	623.13	553.71	482.64
				86	702.47	623.13	543.79
				87	790.07	700.81	611.56
				88	887.59	788.41	687.59
				89	998.33	887.59	773.54
				90	1,123.95	998.33	871.06
				91	1,264.44	1,123.95	978.49
				92	1,421.46	1,264.44	1,100.81
				93	1,599.97	1,421.46	1,239.65
				94	1,799.97	1,598.32	1,393.36
				95	2,024.75	1,798.31	1,568.57
				96	2,277.64	2,023.10	1,763.60
				97	2,561.93	2,275.99	1,985.09
				98	2,882.59	2,560.28	2,233.02
				99	3,241.26	2,880.94	2,510.70

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	360.32	340.49	317.35	18-44	24.79	24.79	23.14
45-49	423.13	399.99	370.24	45-49	29.75	28.10	26.45
50-54	495.86	462.80	429.74	50-54	33.06	31.40	29.75
55	661.14	628.09	595.03	55	46.28	42.97	39.67
56	710.73	674.37	638.00	56	49.59	46.28	42.97
57	763.62	720.65	677.67	57	52.89	49.59	46.28
58	819.82	773.54	723.95	58	56.20	52.89	49.59
59	879.32	826.43	773.54	59	59.50	56.20	52.89
60	942.13	882.63	823.12	60	62.81	59.50	56.20
61	1,008.25	945.44	882.63	61	67.77	64.46	61.16
62	1,077.67	1,011.55	945.44	62	72.73	69.42	64.46
63	1,150.39	1,080.97	1,014.86	63	77.68	74.38	69.42
64	1,226.42	1,157.00	1,087.58	64	84.30	79.34	74.38
65	1,309.07	1,236.34	1,163.61	65	89.25	84.30	77.68
66	1,421.46	1,345.43	1,269.40	66	97.52	92.56	85.95
67	1,540.47	1,461.13	1,381.79	67	105.78	99.17	92.56
68	1,672.70	1,590.05	1,507.41	68	114.05	107.44	100.82
69	1,811.54	1,725.59	1,639.64	69	122.31	117.35	110.74
70	1,963.60	1,874.34	1,785.09	70	132.23	125.62	119.01
71	2,171.86	2,079.30	1,983.43	71	147.10	140.49	133.88
72	2,403.26	2,300.78	2,201.61	72	161.98	155.37	147.10
73	2,654.49	2,548.71	2,446.23	73	178.51	171.90	163.63
74	2,935.48	2,823.09	2,714.00	74	196.69	190.08	181.81

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,242.91	3,127.21	3,011.51	75	216.52	209.91	201.65
76	3,649.52	3,520.59	3,388.37	76	244.62	236.36	228.09
77	4,105.71	3,960.25	3,811.50	77	274.37	266.11	256.19
78	4,618.09	4,456.11	4,287.52	78	309.09	299.17	287.60
79	5,196.59	5,011.47	4,823.05	79	347.10	335.53	323.96
				80	390.08	376.85	363.63
				81	439.66	424.79	409.91
				82	494.21	477.68	461.15
				83	555.36	537.18	519.00
				84	624.78	604.95	583.46
				85	702.47	679.33	654.53
				86	791.72	765.27	737.18
				87	889.24	861.14	829.74
				88	1,001.63	968.58	932.21
				89	1,125.60	1,089.24	1,049.57
				90	1,266.09	1,224.77	1,180.14
				91	1,424.77	1,378.49	1,327.25
				92	1,603.28	1,550.38	1,494.19
				93	1,803.27	1,743.77	1,680.96
				94	2,028.06	1,961.95	1,890.87
				95	2,282.60	2,206.57	2,125.58
				96	2,566.89	2,482.60	2,391.69
				97	2,887.55	2,793.34	2,690.86
				98	3,249.52	3,142.09	3,026.39
				99	3,654.48	3,533.82	3,404.89

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

5-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	419.83	403.30	383.46	18-44	28.10	28.10	26.45
45-49	499.16	469.41	439.66	45-49	34.71	33.06	31.40
50-54	588.42	545.44	502.47	50-54	39.67	38.02	34.71
55	803.29	747.09	690.90	55	56.20	52.89	47.93
56	866.10	803.29	740.48	56	61.16	57.85	51.24
57	928.91	862.79	793.37	57	66.11	61.16	54.54
58	998.33	925.60	849.57	58	69.42	64.46	59.50
59	1,074.36	991.72	909.07	59	74.38	69.42	62.81
60	1,153.70	1,064.44	971.88	60	79.34	72.73	66.11
61	1,242.95	1,143.78	1,041.30	61	85.95	79.34	71.07
62	1,335.51	1,226.42	1,114.03	62	92.56	84.30	76.03
63	1,437.99	1,315.68	1,190.06	63	99.17	90.91	80.99
64	1,543.77	1,411.54	1,272.70	64	105.78	95.87	87.60
65	1,659.47	1,510.71	1,358.65	65	112.39	102.48	92.56
66	1,811.54	1,646.25	1,480.96	66	123.96	112.39	100.82
67	1,976.82	1,795.01	1,609.89	67	133.88	122.31	109.09
68	2,158.64	1,956.99	1,752.03	68	145.45	132.23	119.01
69	2,353.67	2,132.19	1,904.10	69	158.67	143.80	128.92
70	2,568.55	2,320.62	2,069.38	70	171.90	155.37	138.84
71	2,823.09	2,558.63	2,290.87	71	190.08	171.90	153.72
72	3,100.77	2,819.78	2,532.18	72	208.26	190.08	170.24
73	3,408.20	3,107.38	2,799.95	73	229.75	208.26	188.43
74	3,745.38	3,421.42	3,094.16	74	251.23	229.75	208.26

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,112.32	3,768.52	3,421.42	75	276.03	252.89	229.75
76	4,631.32	4,241.24	3,851.17	76	310.74	285.94	259.50
77	5,209.82	4,773.46	4,333.80	77	350.41	320.66	290.90
78	5,864.35	5,371.80	4,879.25	78	393.38	360.32	327.27
79	6,598.22	6,042.86	5,487.50	79	441.31	404.95	368.59
				80	495.86	454.54	413.22
				81	558.67	512.39	466.11
				82	628.09	575.20	523.96
				83	705.77	647.92	588.42
				84	795.03	728.91	662.80
				85	892.54	818.17	743.79
				86	1,004.94	920.64	838.00
				87	1,130.56	1,036.34	942.13
				88	1,271.05	1,165.27	1,059.48
				89	1,429.72	1,310.72	1,191.71
				90	1,609.89	1,476.00	1,340.47
				91	1,809.88	1,659.47	1,509.06
				92	2,036.32	1,866.08	1,697.49
				93	2,290.87	2,100.79	1,909.05
				94	2,576.81	2,361.94	2,147.07
				95	2,899.12	2,657.80	2,416.48
				96	3,261.09	2,990.03	2,717.30
				97	3,669.35	3,363.57	3,057.79
				98	4,127.19	3,783.40	3,439.60
				99	4,642.89	4,256.12	3,869.35

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	499.16	479.33	456.19	18-44	34.71	33.06	31.40
45-49	595.03	568.58	538.83	45-49	42.97	39.67	38.02
50-54	707.42	671.06	631.39	50-54	49.59	46.28	42.97
55	1,008.25	948.74	889.24	55	69.42	64.46	59.50
56	1,087.58	1,018.16	952.05	56	76.03	69.42	64.46
57	1,170.23	1,094.19	1,014.86	57	80.99	76.03	69.42
58	1,259.48	1,170.23	1,084.28	58	87.60	80.99	74.38
59	1,352.04	1,256.17	1,160.31	59	92.56	87.60	79.34
60	1,454.52	1,345.43	1,236.34	60	99.17	92.56	84.30
61	1,566.91	1,444.60	1,325.59	61	107.44	99.17	90.91
62	1,685.92	1,550.38	1,418.15	62	115.70	107.44	97.52
63	1,811.54	1,666.08	1,517.33	63	123.96	114.05	104.13
64	1,950.38	1,788.40	1,626.42	64	133.88	122.31	110.74
65	2,095.83	1,917.32	1,738.81	65	142.15	130.58	117.35
66	2,257.81	2,075.99	1,897.48	66	153.72	142.15	128.92
67	2,426.40	2,247.89	2,069.38	67	165.29	153.72	138.84
68	2,611.52	2,433.01	2,254.50	68	176.86	165.29	152.06
69	2,809.86	2,634.66	2,456.15	69	190.08	178.51	165.29
70	3,021.43	2,849.53	2,677.63	70	203.30	191.73	178.51
71	3,355.31	3,153.66	2,955.32	71	226.44	213.22	198.34
72	3,725.55	3,490.84	3,256.14	72	251.23	234.71	218.18
73	4,135.46	3,864.39	3,590.01	73	277.68	259.50	241.32
74	4,591.65	4,277.60	3,960.25	74	307.43	287.60	266.11

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	5,094.12	4,730.49	4,363.55	75	340.49	317.35	292.56
76	5,732.12	5,325.52	4,912.30	76	383.46	357.02	330.57
77	6,449.46	5,993.27	5,530.47	77	431.40	401.65	370.24
78	7,259.37	6,743.67	6,221.37	78	485.94	451.23	416.52
79	8,165.13	7,586.63	7,004.82	79	545.44	507.43	467.76
				80	613.21	570.24	525.61
				81	690.90	642.96	591.72
				82	776.84	722.30	666.10
				83	874.36	811.55	748.75
				84	983.45	914.03	842.96
				85	1,105.76	1,026.43	947.09
				86	1,244.60	1,155.35	1,066.10
				87	1,399.97	1,299.15	1,199.98
				88	1,575.18	1,462.78	1,348.73
				89	1,771.87	1,644.60	1,517.33
				90	1,993.35	1,851.20	1,707.41
				91	2,242.93	2,080.95	1,920.62
				92	2,522.27	2,342.10	2,160.29
				93	2,837.96	2,634.66	2,431.36
				94	3,193.33	2,963.58	2,733.83
				95	3,591.67	3,333.82	3,075.97
				96	4,041.25	3,750.34	3,461.09
				97	4,545.37	4,219.75	3,892.49
				98	5,113.95	4,747.02	4,380.08
				99	5,751.96	5,340.39	4,927.18

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	591.72	552.06	509.08	18-44	39.67	38.02	36.36
45-49	694.20	651.23	604.95	45-49	47.93	46.28	42.97
50-54	809.90	763.62	714.04	50-54	56.20	52.89	49.59
55	1,061.14	995.02	928.91	55	72.73	69.42	64.46
56	1,123.95	1,054.53	988.41	56	77.68	74.38	69.42
57	1,190.06	1,117.33	1,047.91	57	82.64	77.68	72.73
58	1,259.48	1,186.75	1,110.72	58	85.95	82.64	76.03
59	1,335.51	1,256.17	1,176.84	59	90.91	87.60	80.99
60	1,411.54	1,328.90	1,246.26	60	95.87	90.91	84.30
61	1,497.49	1,408.24	1,318.98	61	102.48	97.52	90.91
62	1,583.44	1,490.88	1,398.32	62	107.44	102.48	95.87
63	1,676.00	1,576.83	1,477.66	63	114.05	109.09	100.82
64	1,775.17	1,669.39	1,563.61	64	120.66	114.05	107.44
65	1,877.65	1,765.26	1,652.86	65	127.27	120.66	112.39
66	2,039.63	1,917.32	1,795.01	66	138.84	130.58	122.31
67	2,211.53	2,079.30	1,947.07	67	150.41	142.15	132.23
68	2,399.95	2,257.81	2,115.66	68	161.98	153.72	143.80
69	2,604.91	2,449.54	2,294.17	69	176.86	165.29	155.37
70	2,823.09	2,657.80	2,489.21	70	190.08	178.51	166.94
71	3,100.77	2,918.95	2,733.83	71	209.91	196.69	183.47
72	3,404.89	3,203.24	2,998.29	72	229.75	216.52	201.65
73	3,738.77	3,513.98	3,289.19	73	251.23	236.36	221.48
74	4,102.40	3,857.78	3,609.85	74	276.03	259.50	242.97

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,502.39	4,231.32	3,956.95	75	300.82	284.29	266.11
76	5,067.67	4,763.55	4,456.11	76	338.84	320.66	299.17
77	5,699.06	5,358.58	5,014.78	77	381.81	360.32	337.18
78	6,413.10	6,029.64	5,642.87	78	429.74	404.95	378.51
79	7,213.09	6,783.34	6,350.29	79	482.64	454.54	426.44
80		7,629.61	7,146.97	80		510.73	477.68
81		8,584.96	8,042.82	81		575.20	538.83
82		9,659.32	9,047.76	82		646.27	604.95
83		10,865.91	10,178.32	83		727.26	680.98
84		12,221.25	11,451.02	84		818.17	766.93

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-5AIFO

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	710.73	664.45	618.17	18-44	47.93	46.28	42.97
45-49	839.65	786.76	737.18	45-49	57.85	56.20	51.24
50-54	985.11	928.91	872.71	50-54	67.77	64.46	59.50
55	1,312.37	1,233.03	1,153.70	55	87.60	82.64	77.68
56	1,388.40	1,305.76	1,223.12	56	94.21	89.25	82.64
57	1,467.74	1,381.79	1,295.84	57	99.17	94.21	87.60
58	1,550.38	1,464.43	1,371.87	58	105.78	99.17	92.56
59	1,639.64	1,547.08	1,454.52	59	110.74	105.78	97.52
60	1,732.20	1,636.33	1,537.16	60	117.35	110.74	102.48
61	1,834.68	1,732.20	1,626.42	61	125.62	117.35	109.09
62	1,943.76	1,834.68	1,722.28	62	132.23	125.62	115.70
63	2,056.16	1,940.46	1,818.15	63	140.49	132.23	122.31
64	2,178.47	2,052.85	1,923.93	64	147.10	140.49	130.58
65	2,304.09	2,168.55	2,033.02	65	155.37	147.10	137.19
66	2,505.74	2,356.98	2,211.53	66	170.24	160.33	150.41
67	2,720.61	2,561.93	2,403.26	67	183.47	173.55	161.98
68	2,955.32	2,783.42	2,611.52	68	200.00	188.43	176.86
69	3,213.16	3,024.74	2,839.62	69	216.52	204.95	191.73
70	3,487.54	3,285.89	3,084.24	70	234.71	221.48	206.61
71	3,837.94	3,616.46	3,391.67	71	257.85	244.62	228.09
72	4,221.41	3,976.78	3,728.85	72	284.29	267.76	251.23
73	4,644.54	4,373.47	4,099.10	73	312.39	294.21	276.03
74	5,110.65	4,806.52	4,502.39	74	342.14	322.31	302.47
75	5,619.73	5,285.85	4,948.67	75	375.20	353.71	332.23
76	6,323.85	5,950.30	5,570.14	76	423.13	398.34	373.55
77	7,113.91	6,694.09	6,270.95	77	476.02	447.93	421.48
78	8,003.15	7,530.43	7,057.72	78	535.53	504.12	472.72
79	9,001.48	8,472.57	7,940.34	79	601.64	566.93	532.22

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-5AIFO

5-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u> Elimination Period				<u>Additional \$5 Increments</u> Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	915.68	862.79	806.60	18-44	61.16	57.85	54.54
45-49	1,087.58	1,024.77	958.66	45-49	74.38	69.42	66.11
50-54	1,289.23	1,213.20	1,137.17	50-54	87.60	82.64	77.68
55	1,718.98	1,609.89	1,500.80	55	115.70	109.09	102.48
56	1,821.45	1,705.75	1,590.05	56	123.96	115.70	109.09
57	1,927.24	1,804.92	1,682.61	57	130.58	122.31	114.05
58	2,039.63	1,910.71	1,781.78	58	138.84	128.92	120.66
59	2,158.64	2,023.10	1,884.26	59	145.45	137.19	127.27
60	2,284.25	2,138.80	1,993.35	60	153.72	143.80	133.88
61	2,423.09	2,264.42	2,109.05	61	163.63	152.06	142.15
62	2,565.24	2,396.65	2,228.06	62	173.55	161.98	150.41
63	2,717.30	2,535.49	2,356.98	63	181.81	170.24	158.67
64	2,879.28	2,684.25	2,489.21	64	193.38	180.16	168.59
65	3,047.88	2,839.62	2,631.35	65	203.30	190.08	176.86
66	3,318.94	3,097.46	2,875.98	66	221.48	208.26	193.38
67	3,609.85	3,375.14	3,137.13	67	241.32	226.44	211.57
68	3,927.20	3,675.96	3,428.03	68	262.80	246.28	229.75
69	4,270.99	4,006.54	3,742.08	69	285.94	269.42	251.23
70	4,644.54	4,363.55	4,082.57	70	310.74	292.56	272.72
71	5,090.81	4,776.77	4,459.42	71	340.49	320.66	299.17
72	5,580.06	5,226.35	4,872.63	72	373.55	350.41	325.61
73	6,112.28	5,718.90	5,322.21	73	408.26	383.46	355.37
74	6,697.39	6,254.43	5,811.46	74	447.93	418.17	388.42
75	7,338.70	6,842.84	6,346.99	75	489.25	456.19	423.13
76	8,138.69	7,619.69	7,100.69	76	543.79	509.08	474.37
77	9,024.62	8,482.48	7,940.34	77	601.64	566.93	530.57
78	10,003.11	9,444.45	8,882.47	78	667.76	629.74	593.38
79	11,094.00	10,512.20	9,933.69	79	740.48	700.81	662.80

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-5AIFO

UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,209.89	1,147.09	1,084.28	18-44	80.99	77.68	74.38
45-49	1,451.21	1,381.79	1,309.07	45-49	97.52	94.21	89.25
50-54	1,738.81	1,659.47	1,580.14	50-54	117.35	112.39	105.78
55	2,290.87	2,175.17	2,056.16	55	155.37	147.10	138.84
56	2,426.40	2,300.78	2,171.86	56	165.29	155.37	147.10
57	2,568.55	2,433.01	2,294.17	57	173.55	163.63	155.37
58	2,720.61	2,575.16	2,423.09	58	183.47	173.55	163.63
59	2,879.28	2,720.61	2,558.63	59	193.38	183.47	171.90
60	3,047.88	2,875.98	2,700.77	60	203.30	191.73	180.16
61	3,223.08	3,037.96	2,849.53	61	216.52	203.30	191.73
62	3,404.89	3,206.55	3,004.90	62	228.09	214.87	201.65
63	3,599.93	3,385.06	3,170.19	63	241.32	226.44	213.22
64	3,804.89	3,573.49	3,342.08	64	256.19	239.66	224.79
65	4,019.76	3,771.83	3,523.90	65	269.42	252.89	236.36
66	4,320.58	4,075.96	3,834.64	66	289.25	274.37	257.85
67	4,641.23	4,403.22	4,168.52	67	310.74	295.86	279.33
68	4,985.03	4,760.24	4,532.14	68	333.88	319.00	304.13
69	5,355.27	5,140.40	4,925.53	69	358.67	343.80	328.92
70	5,751.96	5,553.61	5,355.27	70	383.46	370.24	357.02
71	6,310.62	6,079.22	5,851.13	71	421.48	406.60	390.08
72	6,918.88	6,654.42	6,393.27	72	462.80	444.62	426.44
73	7,586.63	7,285.81	6,981.68	73	505.78	485.94	466.11
74	8,320.50	7,973.40	7,626.30	74	555.36	532.22	509.08
75	9,123.79	8,727.11	8,330.42	75	608.25	581.81	555.36
76	10,145.26	9,679.15	9,209.74	76	677.67	646.27	614.86
77	11,282.43	10,730.37	10,178.32	77	753.70	717.34	679.33
78	12,541.91	11,897.29	11,246.07	78	838.00	795.03	752.05
79	13,946.84	13,189.83	12,429.51	79	930.56	880.97	829.74

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	256.55	237.84	216.46	18-44	17.37	17.37	16.03
45-49	293.96	275.25	251.20	45-49	21.38	20.04	18.71
50-54	331.37	312.67	291.29	50-54	24.05	22.72	21.38
55	456.98	424.91	390.17	55	30.73	29.40	28.06
56	489.04	454.30	416.89	56	33.40	32.07	30.73
57	523.78	486.37	446.29	57	36.08	33.40	32.07
58	561.20	521.11	475.68	58	38.75	36.08	33.40
59	601.28	555.85	510.42	59	40.09	38.75	36.08
60	641.37	593.27	542.49	60	42.76	40.09	37.41
61	686.80	636.02	579.90	61	46.77	44.09	40.09
62	734.90	678.78	619.99	62	49.44	46.77	42.76
63	785.68	724.21	660.08	63	53.45	49.44	45.43
64	841.80	774.99	705.51	64	57.46	53.45	48.10
65	897.92	825.76	750.94	65	60.13	56.12	50.78
66	983.43	903.26	820.42	66	66.81	61.46	56.12
67	1,076.97	986.10	895.24	67	73.49	68.15	61.46
68	1,181.19	1,076.97	975.42	68	80.17	73.49	65.47
69	1,293.43	1,178.52	1,063.60	69	86.85	80.17	72.15
70	1,413.68	1,285.41	1,157.14	70	94.87	86.85	77.50
71	1,560.66	1,413.68	1,264.03	71	105.56	96.21	85.52
72	1,723.68	1,552.65	1,381.62	72	116.25	105.56	93.53
73	1,902.73	1,704.97	1,507.22	73	128.27	116.25	101.55
74	2,097.81	1,873.33	1,646.18	74	141.64	126.94	110.90

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,314.27	2,055.05	1,795.83	75	156.33	138.96	120.26
76	2,605.56	2,314.27	2,022.98	76	176.38	156.33	136.29
77	2,934.26	2,605.56	2,274.19	77	197.76	176.38	152.33
78	3,303.05	2,931.59	2,560.13	78	223.14	197.76	172.37
79	3,717.27	3,300.38	2,880.82	79	249.87	221.81	193.75
80		3,711.92	3,238.91	80	280.60	248.53	216.46
81		4,176.91	3,645.11	81	316.68	280.60	244.52
82		4,700.70	4,099.42	82	355.43	315.34	275.25
83		5,291.29	4,612.51	83	399.52	354.09	308.66
84		5,954.04	5,189.74	84	448.96	398.18	347.41
				85	503.74	447.62	390.17
				86	567.88	503.74	439.60
				87	638.70	566.54	494.39
				88	717.53	637.36	555.85
				89	807.06	717.53	625.33
				90	908.61	807.06	704.17
				91	1,022.18	908.61	791.02
				92	1,149.12	1,022.18	889.90
				93	1,293.43	1,149.12	1,002.14
				94	1,455.11	1,292.09	1,126.40
				95	1,636.83	1,453.77	1,268.04
				96	1,841.26	1,635.49	1,425.71
				97	2,071.09	1,839.93	1,604.76
				98	2,330.31	2,069.75	1,805.19
				99	2,620.26	2,328.97	2,029.67

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	291.29	275.25	256.55	18-44	20.04	20.04	18.71
45-49	342.06	323.36	299.31	45-49	24.05	22.72	21.38
50-54	400.86	374.13	347.41	50-54	26.72	25.39	24.05
55	534.47	507.75	481.03	55	37.41	34.74	32.07
56	574.56	545.16	515.77	56	40.09	37.41	34.74
57	617.32	582.58	547.84	57	42.76	40.09	37.41
58	662.75	625.33	585.25	58	45.43	42.76	40.09
59	710.85	668.09	625.33	59	48.10	45.43	42.76
60	761.63	713.52	665.42	60	50.78	48.10	45.43
61	815.07	764.30	713.52	61	54.78	52.11	49.44
62	871.19	817.75	764.30	62	58.79	56.12	52.11
63	929.98	873.87	820.42	63	62.80	60.13	56.12
64	991.45	935.33	879.21	64	68.15	64.14	60.13
65	1,058.26	999.47	940.67	65	72.15	68.15	62.80
66	1,149.12	1,087.65	1,026.19	66	78.83	74.83	69.48
67	1,245.32	1,181.19	1,117.05	67	85.52	80.17	74.83
68	1,352.22	1,285.41	1,218.60	68	92.20	86.85	81.51
69	1,464.46	1,394.98	1,325.50	69	98.88	94.87	89.52
70	1,587.39	1,515.23	1,443.08	70	106.89	101.55	96.21
71	1,755.75	1,680.92	1,603.42	71	118.92	113.58	108.23
72	1,942.81	1,859.97	1,779.80	72	130.95	125.60	118.92
73	2,145.91	2,060.40	1,977.55	73	144.31	138.96	132.28
74	2,373.06	2,282.20	2,194.02	74	159.01	153.66	146.98

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,621.60	2,528.06	2,434.53	75	175.04	169.70	163.01
76	2,950.30	2,846.07	2,739.18	76	197.76	191.07	184.39
77	3,319.08	3,201.50	3,081.24	77	221.81	215.13	207.11
78	3,733.30	3,602.36	3,466.06	78	249.87	241.85	232.50
79	4,200.97	4,051.31	3,898.99	79	280.60	271.25	261.89
				80	315.34	304.65	293.96
				81	355.43	343.40	331.37
				82	399.52	386.16	372.80
				83	448.96	434.26	419.56
				84	505.08	489.04	471.67
				85	567.88	549.17	529.13
				86	640.03	618.65	595.94
				87	718.87	696.15	670.76
				88	809.73	783.00	753.61
				89	909.94	880.55	848.48
				90	1,023.52	990.11	954.04
				91	1,151.79	1,114.38	1,072.96
				92	1,296.10	1,253.34	1,207.91
				93	1,457.78	1,409.68	1,358.90
				94	1,639.50	1,586.05	1,528.60
				95	1,845.27	1,783.81	1,718.33
				96	2,075.10	2,006.95	1,933.46
				97	2,334.32	2,258.15	2,175.31
				98	2,626.94	2,540.09	2,446.55
				99	2,954.31	2,856.76	2,752.54

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

5-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	339.39	326.03	309.99	18-44	22.72	22.72	21.38
45-49	403.53	379.48	355.43	45-49	28.06	26.72	25.39
50-54	475.68	440.94	406.20	50-54	32.07	30.73	28.06
55	649.39	603.96	558.53	55	45.43	42.76	38.75
56	700.16	649.39	598.61	56	49.44	46.77	41.42
57	750.94	697.49	641.37	57	53.45	49.44	44.09
58	807.06	748.26	686.80	58	56.12	52.11	48.10
59	868.52	801.71	734.90	59	60.13	56.12	50.78
60	932.66	860.50	785.68	60	64.14	58.79	53.45
61	1,004.81	924.64	841.80	61	69.48	64.14	57.46
62	1,079.64	991.45	900.59	62	74.83	68.15	61.46
63	1,162.48	1,063.60	962.05	63	80.17	73.49	65.47
64	1,248.00	1,141.10	1,028.86	64	85.52	77.50	70.82
65	1,341.53	1,221.27	1,098.34	65	90.86	82.84	74.83
66	1,464.46	1,330.84	1,197.22	66	100.21	90.86	81.51
67	1,598.08	1,451.10	1,301.44	67	108.23	98.88	88.19
68	1,745.06	1,582.04	1,416.36	68	117.58	106.89	96.21
69	1,902.73	1,723.68	1,539.29	69	128.27	116.25	104.22
70	2,076.43	1,876.00	1,672.90	70	138.96	125.60	112.24
71	2,282.20	2,068.41	1,851.95	71	153.66	138.96	124.27
72	2,506.68	2,279.53	2,047.04	72	168.36	153.66	137.63
73	2,755.21	2,512.03	2,263.50	73	185.73	168.36	152.33
74	3,027.80	2,765.90	2,501.34	74	203.10	185.73	168.36

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,324.43	3,046.50	2,765.90	75	223.14	204.44	185.73
76	3,743.99	3,428.65	3,113.31	76	251.20	231.16	209.78
77	4,211.66	3,858.90	3,503.48	77	283.27	259.22	235.17
78	4,740.78	4,342.60	3,944.42	78	318.01	291.29	264.56
79	5,334.05	4,885.09	4,436.13	79	356.76	327.37	297.97
				80	400.86	367.45	334.05
				81	451.63	414.22	376.80
				82	507.75	464.99	423.57
				83	570.55	523.78	475.68
				84	642.71	589.26	535.81
				85	721.54	661.41	601.28
				86	812.40	744.26	677.45
				87	913.95	837.79	761.63
				88	1,027.53	942.01	856.49
				89	1,155.80	1,059.59	963.39
				90	1,301.44	1,193.21	1,083.65
				91	1,463.12	1,341.53	1,219.94
				92	1,646.18	1,508.55	1,372.26
				93	1,851.95	1,698.29	1,543.29
				94	2,083.11	1,909.41	1,735.70
				95	2,343.67	2,148.59	1,953.50
				96	2,636.29	2,417.16	2,196.69
				97	2,966.33	2,719.14	2,471.94
				98	3,336.45	3,058.53	2,780.60
				99	3,753.34	3,440.68	3,128.01

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	403.53	387.49	368.79	18-44	28.06	26.72	25.39
45-49	481.03	459.65	435.60	45-49	34.74	32.07	30.73
50-54	571.89	542.49	510.42	50-54	40.09	37.41	34.74
55	815.07	766.97	718.87	55	56.12	52.11	48.10
56	879.21	823.09	769.64	56	61.46	56.12	52.11
57	946.02	884.55	820.42	57	65.47	61.46	56.12
58	1,018.17	946.02	876.54	58	70.82	65.47	60.13
59	1,093.00	1,015.50	938.00	59	74.83	70.82	64.14
60	1,175.84	1,087.65	999.47	60	80.17	74.83	68.15
61	1,266.70	1,167.83	1,071.62	61	86.85	80.17	73.49
62	1,362.91	1,253.34	1,146.45	62	93.53	86.85	78.83
63	1,464.46	1,346.87	1,226.62	63	100.21	92.20	84.18
64	1,576.70	1,445.75	1,314.81	64	108.23	98.88	89.52
65	1,694.28	1,549.97	1,405.67	65	114.91	105.56	94.87
66	1,825.23	1,678.25	1,533.94	66	124.27	114.91	104.22
67	1,961.52	1,817.21	1,672.90	67	133.62	124.27	112.24
68	2,111.17	1,966.86	1,822.56	68	142.97	133.62	122.93
69	2,271.51	2,129.88	1,985.57	69	153.66	144.31	133.62
70	2,442.55	2,303.58	2,164.62	70	164.35	155.00	144.31
71	2,712.46	2,549.44	2,389.10	71	183.06	172.37	160.34
72	3,011.76	2,822.02	2,632.28	72	203.10	189.74	176.38
73	3,343.14	3,124.00	2,902.19	73	224.48	209.78	195.08
74	3,711.92	3,458.05	3,201.50	74	248.53	232.50	215.13

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,118.12	3,824.16	3,527.53	75	275.25	256.55	236.50
76	4,633.89	4,305.19	3,971.14	76	309.99	288.62	267.24
77	5,213.79	4,845.01	4,470.88	77	348.74	324.69	299.31
78	5,868.53	5,451.64	5,029.40	78	392.84	364.78	336.72
79	6,600.75	6,133.09	5,662.75	79	440.94	410.21	378.14
				80	495.72	460.98	424.91
				81	558.53	519.78	478.35
				82	628.01	583.91	538.48
				83	706.84	656.07	605.29
				84	795.03	738.91	681.45
				85	893.91	829.77	765.63
				86	1,006.15	933.99	861.84
				87	1,131.75	1,050.24	970.07
				88	1,273.38	1,182.52	1,090.33
				89	1,432.39	1,329.50	1,226.62
				90	1,611.44	1,496.53	1,380.28
				91	1,813.20	1,682.26	1,552.65
				92	2,039.02	1,893.37	1,746.39
				93	2,294.23	2,129.88	1,965.53
				94	2,581.51	2,395.78	2,210.05
				95	2,903.53	2,695.09	2,486.64
				96	3,266.97	3,031.80	2,797.97
				97	3,674.51	3,411.28	3,146.72
				98	4,134.16	3,837.52	3,540.89
				99	4,649.92	4,317.21	3,983.17

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	478.35	446.29	411.55	18-44	32.07	30.73	29.40
45-49	561.20	526.46	489.04	45-49	38.75	37.41	34.74
50-54	654.73	617.32	577.23	50-54	45.43	42.76	40.09
55	857.83	804.38	750.94	55	58.79	56.12	52.11
56	908.61	852.49	799.04	56	62.80	60.13	56.12
57	962.05	903.26	847.14	57	66.81	62.80	58.79
58	1,018.17	959.38	897.92	58	69.48	66.81	61.46
59	1,079.64	1,015.50	951.36	59	73.49	70.82	65.47
60	1,141.10	1,074.29	1,007.48	60	77.50	73.49	68.15
61	1,210.58	1,138.43	1,066.28	61	82.84	78.83	73.49
62	1,280.07	1,205.24	1,130.41	62	86.85	82.84	77.50
63	1,354.89	1,274.72	1,194.55	63	92.20	88.19	81.51
64	1,435.06	1,349.55	1,264.03	64	97.54	92.20	86.85
65	1,517.91	1,427.05	1,336.19	65	102.89	97.54	90.86
66	1,648.85	1,549.97	1,451.10	66	112.24	105.56	98.88
67	1,787.82	1,680.92	1,574.03	67	121.59	114.91	106.89
68	1,940.14	1,825.23	1,710.32	68	130.95	124.27	116.25
69	2,105.83	1,980.23	1,854.62	69	142.97	133.62	125.60
70	2,282.20	2,148.59	2,012.29	70	153.66	144.31	134.95
71	2,506.68	2,359.70	2,210.05	71	169.70	159.01	148.32
72	2,752.54	2,589.53	2,423.84	72	185.73	175.04	163.01
73	3,022.45	2,840.73	2,659.01	73	203.10	191.07	179.05
74	3,316.41	3,118.66	2,918.23	74	223.14	209.78	196.42

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,639.77	3,420.63	3,198.83	75	243.19	229.82	215.13
76	4,096.74	3,850.89	3,602.36	76	273.92	259.22	241.85
77	4,607.17	4,331.91	4,053.99	77	308.66	291.29	272.58
78	5,184.40	4,874.40	4,561.74	78	347.41	327.37	305.99
79	5,831.11	5,483.70	5,133.62	79	390.17	367.45	344.74
80		6,167.83	5,777.66	80		412.88	386.16
81		6,940.15	6,501.88	81		464.99	435.60
82		7,808.67	7,314.28	82		522.45	489.04
83		8,784.08	8,228.23	83		587.92	550.51
84		9,879.75	9,257.09	84		661.41	619.99

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-5AIFO

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	574.56	537.15	499.73	18-44	38.75	37.41	34.74
45-49	678.78	636.02	595.94	45-49	46.77	45.43	41.42
50-54	796.37	750.94	705.51	50-54	54.78	52.11	48.10
55	1,060.93	996.79	932.66	55	70.82	66.81	62.80
56	1,122.40	1,055.59	988.78	56	76.16	72.15	66.81
57	1,186.53	1,117.05	1,047.57	57	80.17	76.16	70.82
58	1,253.34	1,183.86	1,109.03	58	85.52	80.17	74.83
59	1,325.50	1,250.67	1,175.84	59	89.52	85.52	78.83
60	1,400.32	1,322.82	1,242.65	60	94.87	89.52	82.84
61	1,483.17	1,400.32	1,314.81	61	101.55	94.87	88.19
62	1,571.35	1,483.17	1,392.30	62	106.89	101.55	93.53
63	1,662.21	1,568.68	1,469.80	63	113.58	106.89	98.88
64	1,761.09	1,659.54	1,555.32	64	118.92	113.58	105.56
65	1,862.64	1,753.07	1,643.51	65	125.60	118.92	110.90
66	2,025.66	1,905.40	1,787.82	66	137.63	129.61	121.59
67	2,199.36	2,071.09	1,942.81	67	148.32	140.30	130.95
68	2,389.10	2,250.14	2,111.17	68	161.68	152.33	142.97
69	2,597.54	2,445.22	2,295.57	69	175.04	165.69	155.00
70	2,819.35	2,656.34	2,493.32	70	189.74	179.05	167.02
71	3,102.62	2,923.57	2,741.85	71	208.44	197.76	184.39
72	3,412.62	3,214.86	3,014.43	72	229.82	216.46	203.10
73	3,754.68	3,535.55	3,313.74	73	252.54	237.84	223.14
74	4,131.48	3,885.63	3,639.77	74	276.59	260.56	244.52
75	4,543.03	4,273.12	4,000.54	75	303.31	285.94	268.57
76	5,112.24	4,810.27	4,502.94	76	342.06	322.02	301.98
77	5,750.94	5,411.55	5,069.49	77	384.82	362.11	340.73
78	6,469.81	6,087.66	5,705.51	78	432.92	407.54	382.15
79	7,276.86	6,849.28	6,419.03	79	486.37	458.31	430.25

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-5AIFO

5-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	740.25	697.49	652.06	18-44	49.44	46.77	44.09
45-49	879.21	828.43	774.99	45-49	60.13	56.12	53.45
50-54	1,042.22	980.76	919.30	50-54	70.82	66.81	62.80
55	1,389.63	1,301.44	1,213.26	55	93.53	88.19	82.84
56	1,472.48	1,378.94	1,285.41	56	100.21	93.53	88.19
57	1,557.99	1,459.11	1,360.24	57	105.56	98.88	92.20
58	1,648.85	1,544.63	1,440.41	58	112.24	104.22	97.54
59	1,745.06	1,635.49	1,523.25	59	117.58	110.90	102.89
60	1,846.61	1,729.02	1,611.44	60	124.27	116.25	108.23
61	1,958.85	1,830.57	1,704.97	61	132.28	122.93	114.91
62	2,073.76	1,937.47	1,801.18	62	140.30	130.95	121.59
63	2,196.69	2,049.71	1,905.40	63	146.98	137.63	128.27
64	2,327.63	2,169.96	2,012.29	64	156.33	145.64	136.29
65	2,463.93	2,295.57	2,127.21	65	164.35	153.66	142.97
66	2,683.06	2,504.01	2,324.96	66	179.05	168.36	156.33
67	2,918.23	2,728.49	2,536.08	67	195.08	183.06	171.03
68	3,174.78	2,971.68	2,771.25	68	212.45	199.09	185.73
69	3,452.70	3,238.91	3,025.12	69	231.16	217.80	203.10
70	3,754.68	3,527.53	3,300.38	70	251.20	236.50	220.47
71	4,115.45	3,861.57	3,605.03	71	275.25	259.22	241.85
72	4,510.96	4,225.02	3,939.07	72	301.98	283.27	263.23
73	4,941.21	4,623.20	4,302.52	73	330.04	309.99	287.28
74	5,414.22	5,056.12	4,698.03	74	362.11	338.05	314.00
75	5,932.66	5,531.81	5,130.95	75	395.51	368.79	342.06
76	6,579.38	6,159.81	5,740.25	76	439.60	411.55	383.49
77	7,295.57	6,857.30	6,419.03	77	486.37	458.31	428.92
78	8,086.59	7,634.96	7,180.66	78	539.82	509.09	479.69
79	8,968.47	8,498.14	8,030.47	79	598.61	566.54	535.81

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-5AIFO

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	978.09	927.31	876.54	18-44	65.47	62.80	60.13
45-49	1,173.17	1,117.05	1,058.26	45-49	78.83	76.16	72.15
50-54	1,405.67	1,341.53	1,277.39	50-54	94.87	90.86	85.52
55	1,851.95	1,758.42	1,662.21	55	125.60	118.92	112.24
56	1,961.52	1,859.97	1,755.75	56	133.62	125.60	118.92
57	2,076.43	1,966.86	1,854.62	57	140.30	132.28	125.60
58	2,199.36	2,081.78	1,958.85	58	148.32	140.30	132.28
59	2,327.63	2,199.36	2,068.41	59	156.33	148.32	138.96
60	2,463.93	2,324.96	2,183.33	60	164.35	155.00	145.64
61	2,605.56	2,455.91	2,303.58	61	175.04	164.35	155.00
62	2,752.54	2,592.20	2,429.18	62	184.39	173.70	163.01
63	2,910.21	2,736.51	2,562.80	63	195.08	183.06	172.37
64	3,075.90	2,888.83	2,701.77	64	207.11	193.75	181.72
65	3,249.60	3,049.17	2,848.75	65	217.80	204.44	191.07
66	3,492.79	3,295.03	3,099.95	66	233.83	221.81	208.44
67	3,752.01	3,559.60	3,369.86	67	251.20	239.18	225.82
68	4,029.93	3,848.21	3,663.82	68	269.91	257.88	245.86
69	4,329.24	4,155.54	3,981.83	69	289.95	277.93	265.90
70	4,649.92	4,489.58	4,329.24	70	309.99	299.31	288.62
71	5,101.55	4,914.49	4,730.10	71	340.73	328.70	315.34
72	5,593.27	5,379.48	5,168.36	72	374.13	359.43	344.74
73	6,133.09	5,889.90	5,644.05	73	408.87	392.84	376.80
74	6,726.36	6,445.76	6,165.16	74	448.96	430.25	411.55
75	7,375.74	7,055.06	6,734.37	75	491.72	470.34	448.96
76	8,201.50	7,824.70	7,445.22	76	547.84	522.45	497.06
77	9,120.80	8,674.51	8,228.23	77	609.30	579.90	549.17
78	10,138.97	9,617.86	9,091.40	78	677.45	642.71	607.96
79	11,274.73	10,662.76	10,048.11	79	752.27	712.19	670.76

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

State:	Pennsylvania	Filing Company:	Brighthouse Life Insurance Company
TOI/Sub-TOI:	LTC04I Individual Long Term Care - Nursing Home/LTC04I.002 Non Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	Round 4.1 Filing/145GEC01-70		

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	CovLtr_LTC3+ NQ FO_PA_20190226.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	AM_LTC3+ NQ FO_PA_20190226.pdf Supplement to AM_LTC3+ NQ FO_PA_20190226.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	Not applicable as this is not an advertisement filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Authorization to File (A&H)
Comments:	
Attachment(s):	2017 Brighthouse Auth Letter_LTC3+ NQ FO_20190226.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	Not applicable as there are no insert pages.
Attachment(s):	
Item Status:	

State:	Pennsylvania	Filing Company:	Brighthouse Life Insurance Company
TOI/Sub-TOI:	LTC04I Individual Long Term Care - Nursing Home/LTC04I.002 Non Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	Round 4.1 Filing/145GEC01-70		

Status Date:	
Satisfied - Item:	Rate Table (A&H)
Comments:	See the Rate/Rule Schedule attachments.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Reserve Calculation (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Numerical Data
Comments:	
Attachment(s):	PA_Supplement Exhibits_LTC3+ NQ FO_20190226.xlsb
Item Status:	
Status Date:	
Satisfied - Item:	Sample Policyholder Notification Letter
Comments:	
Attachment(s):	Policyholder Notification Letter.pdf
Item Status:	
Status Date:	

SERFF Tracking #:	MILL-131719003	State Tracking #:	MILL-131719003	Company Tracking #:	LTC3+ NQ FO
State:	Pennsylvania	Filing Company:	Brighthouse Life Insurance Company		
TOI/Sub-TOI:	LTC04I Individual Long Term Care - Nursing Home/LTC04I.002 Non Qualified				
Product Name:	Long-Term Care				
Project Name/Number:	Round 4.1 Filing/145GEC01-70				

Attachment PA_Supplement Exhibits_LTC3+ NQ FO_20190226.xlsb is not a PDF document and cannot be reproduced here.



8500 Normandale Lake Blvd.
Suite 1850
Minneapolis, MN 55437
USA

Tel +1 952 897 5300
Fax +1 952 897 5301

milliman.com

February 26, 2019

Honorable Jessica Altman
Insurance Commissioner

Pennsylvania Department of Insurance (Department)
1326 Strawberry Square
Harrisburg, Pennsylvania 17120

RE: Brighthouse Life Insurance Company

Company NAIC # 87726

SERFF Tracking # MILL-131719003

Policy Forms: Nursing Facility Only
Annual 5% Benefit Inflation Rider
Cost of Living (CPI) Benefit Inflation Rider

H-LTC3JFO26, et al.

H-5AIFO

H-COLRFO4

Dear Commissioner Altman:

Milliman, Inc. has been retained by GNA Corporation to submit the referenced rate filing on behalf of Brighthouse Life Insurance Company for your review. In preparing this rate filing, I relied on data provided to me by Union Fidelity Life Insurance Company (UFLIC), the retrocessionaire on this business, and Genworth Life Insurance Company (Genworth), a reinsurer of this business.

H-LTC3JFO26, et al. are existing individual facility only long term care policies of insurance previously approved in 1994. These forms were issued in Pennsylvania from September 1994 through December 1998 and are no longer being marketed in any state. Nationwide, the last policies were issued in 1999.

The company is requesting the approval of a premium rate increase on the above listed forms and all associated riders. The increase is needed due to morbidity and persistency levels which produce lifetime loss ratios in excess of original pricing and the minimum requirement. As noted in the attached actuarial memorandum, six prior increases have been approved and implemented on these forms and associated riders.

1. A 39.0% increase was approved on August 10, 2004 and implemented on each contract's next billing anniversary beginning November 20, 2004.
2. A 14.92% increase, phased in over a two year period, was approved on July 28, 2010 and implemented on each contract's next billing anniversary beginning December 2, 2010.
3. A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014.
4. A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015.
5. A 15.0% increase was approved on December 13, 2016 and implemented on each contract's next billing anniversary beginning March 4, 2017.
6. On November 15, 2017, the company requested a rate increase of 36.0%. A 10.0% increase was approved on March 6, 2018 and implemented on each contract's next billing anniversary beginning June 2, 2018.

Emerging experience continues to show the need for the full amount requested in the prior filing so the company is requesting a premium rate increase of 23.7% at this time. While a significantly larger rate increase is justified, the company is willing at this time to forgo approximately 95% of the rate increase needed to restore the loss ratio to the original pricing expectation.

Offices in Principal Cities Worldwide

This work product was prepared to provide assistance to Genworth and Brighthouse Life Insurance Company. Milliman does not intend to benefit and assumes no duty or liability to other parties who receive this work. Milliman recommends Recipient be aided by its own actuary or other qualified professional when reviewing the Milliman work product.

This premium rate increase is needed to reduce the lifetime loss ratio, which far exceeds the original pricing level and the minimum requirements set by state insurance law. The company is seeking approximately equal cumulative premium rate increases across all jurisdictions (except where limited by regulatory restrictions). The company prefers to implement rate increases sooner at the requested level and avoid incrementally larger increases in the future.

Although the company expects to continue to shoulder a significant portion of the rate increase needed on this block, it will continue to monitor experience and reserves the right to request additional rate increases, even if experience does not deteriorate further from the current level.

Similar to the prior increases, the company will offer insureds affected by the premium increase the option of reducing their benefits, where possible, to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase. There are several options for benefit reductions available to most policyholders (subject to policy and state minimum requirements). Insureds may be able to increase their elimination period, shorten their benefit period, reduce their daily benefit amount, remove or reduce inflation protection, or any combination of these.

For eligible policyholders who do not have a nonforfeiture benefit as part of their policy, the company is making an optional limited benefit available for those who wish to elect a limited paid-up long term care insurance benefit. This option provides a paid-up policy with benefits equal to the total of premiums paid, less any claims paid. While the company is strongly encouraging policyholders to keep or reduce their existing coverage, it believes it is important to provide a comprehensive set of options to policyholders. The optional limited benefit endorsement form MICC OLB 10/07/2013 was previously approved by the Department.

The following electronic items are included in this submission:

- this cover letter;
- a sample policyholder notification letter*;
- a letter from Brighthouse Life Insurance Company authorizing us to submit this filing on their behalf;
- an actuarial memorandum and rate schedules;
- a supplement to the actuarial memorandum; and
- a Microsoft Excel workbook containing all numerical data.

* Please note that in the future, slight variations in letter language may occur that do not materially change the information being provided to the policyholder. As the letter does not require Department approval, we understand that it will not be necessary to file each of these minor variations with the state of Pennsylvania.

The required \$100 filing fee will be paid via Electronic Funds Transfer (EFT).



Honorable Jessica Altman
2/26/2019

The contact person for this filing is:

John Hebig, FSA, MAAA
Actuary
8500 Normandale Lake Blvd., Suite 1850
Minneapolis, MN 55437
(952) 820-2488
john.hebig@milliman.com

Thank you for your assistance in reviewing this filing.

Respectfully,

A handwritten signature in blue ink that reads 'Michael Bergerson'.

Mike Bergerson, FSA, MAAA
Principal and Consulting Actuary

MAB/dac

Enclosures

BRIGHTHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3+ Nursing Facility Only Product

February 2019

Product or Rider

Nursing Facility Only

Annual 5% Benefit Inflation Rider

Cost of Living (CPI) Benefit Inflation Rider

Form Number

H-LTC3JFO26, et al.

H-5AIFO

H-COLRFO4

These policy forms are individual policy forms providing facility only long term care coverage. These forms were issued in Pennsylvania from September 1994 through December 1998.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of documenting the rates and demonstrating that the anticipated loss ratio of this product with those rates meets the minimum requirements in the statutes of Pennsylvania. It may not be suitable for other purposes.

2. Description of Benefits

These are individually underwritten policies which pay a daily benefit for Nursing Facility Care, Assisted Living Facility Care, Alzheimer's Facility Care, Hospice Facility Care, Bed Reservation, and Respite Care provided in a Facility setting.

Elimination periods are 20, 60, and 100 days. The elimination period applies to all benefits except the Respite Care Benefit and Alternative Plan of Care Benefit. The elimination period must be satisfied in full only once during the life of the contract.

Benefit periods are 2 years, 3 years, 5 years, and unlimited. Benefit eligibility is defined as not being able to perform at least two of five Activities of Daily Living (ADLs) (dressing, eating, toileting, transferring, and bathing) or cognitive impairment.

The most the company will pay for all services received on one day will be the daily benefit amount for Nursing Facility Care, except for Alternate Plan of Care benefits, which will be paid in a lump sum.

Premiums will be waived if benefits, other than Respite Care or Alternate Plan of Care, are being paid.

A 5% compound and a cost of living (CPI) inflation rider as well as a non-forfeiture rider are available options.

3. Renewability

These policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to in-force policies only as these policy forms are no longer being sold in the market. The premium changes will apply to the base form and all riders associated with the base form.

BRIGHTHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3+ Nursing Facility Only Product

February 2019

5. Actuarial Assumptions

- a. Morbidity. In 2015 Genworth Life Insurance Company (Genworth) long-term care (LTC) actuaries undertook a project to develop a completely new and up-to-date set of claim costs to be used for this block of business. Genworth is the administrator and a reinsurer for these policies. The 2015 claim costs were derived from Genworth's 2014 best estimate morbidity assumptions used for older blocks of Genworth LTC business that correlate to the Brighthouse Life Insurance Company policy forms.

In 2017 the morbidity assumption changed materially as new claim costs were developed. The 2017 claim costs addressed several issues discovered in relation to the development of the 2015 claim costs. The 2017 claim costs also relied more heavily on the experience of this block of business, rather than that of Genworth in the development of the initial claim costs.

The 2017 claim costs were developed in two high-level phases. The first step was the development of initial claim costs using Genworth's Claim Cost Generator (CCG). The second step involved fitting of the initial claim costs to the historical experience for this block of business.

Genworth's CCG reflects four assumptions in the development of the initial claim costs: claim incidence rates, claim continuance, benefit utilization rates, and claim situs mix. The basis of the assumptions for the CCG is now based on this block of business to the extent available and credible. Once the initial claim costs were developed, adjustments for gender, benefit period and attained age, product generation, and marital status and attained age, were made to the claim costs. After the adjustments were made to the initial claim costs, the final claim costs were back-tested to validate the claim costs provided a good fit to the historical experience.

A cumulative 0.8% increase in morbidity is assumed due to adverse selection from the rate increase.

- b. Termination Rates. Historical termination rates are based on actual experience of these policy forms.

Future voluntary lapse rates vary by duration as developed from actual experience through December 31, 2016, including runout through June 30, 2017, and are shown in the following table:

Voluntary Lapse Rates

Policy Duration	Lapse Rate
1	6.0%
2	4.0%
3	2.5%
4	1.5%
5	1.3%
6	1.1%
7	1.0%
8+	0.8%

BRIGHTHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3+ Nursing Facility Only Product

February 2019

A benefit exhaustion rate assumption, varying by benefit period, is applied to policies with non-lifetime benefit periods additively in conjunction with the lapse assumption. The benefit exhaustion assumption also includes voluntary lapsation in excess of the ultimate lapse assumption of 0.8% for policies with non-lifetime benefit periods. These additional lapses flow through the benefit exhaustion assumption at attained ages 77 and later.

Policies with benefit periods less than 4 years have been mapped to the 3-year benefit period assumption while all other non-lifetime policies have been mapped to the 5-year benefit period assumption. The benefit exhaustion assumption is not applicable to policies with a lifetime benefit period. Benefit exhaustion rates were developed from actual experience through December 31, 2016, including runout through June 30, 2017, and are shown in the following table:

Assumed Benefit Exhaustion Rates

Attained Age	3-year Assumed Rates	5-year Assumed Rates	Attained Age	3-year Assumed Rates	5-year Assumed Rates
< 67	0.000%	0.000%	84	1.101%	0.667%
67	0.019%	0.006%	85	1.330%	0.806%
68	0.023%	0.008%	86	1.603%	0.971%
69	0.028%	0.010%	87	1.928%	1.168%
70	0.035%	0.013%	88	2.319%	1.405%
71	0.043%	0.016%	89	2.792%	1.684%
72	0.053%	0.021%	90	3.364%	2.013%
73	0.065%	0.026%	91	3.869%	2.394%
74	0.081%	0.033%	92	4.908%	2.835%
75	0.099%	0.042%	93	5.534%	3.336%
76	0.123%	0.053%	94	6.250%	3.909%
77	0.152%	0.069%	95	7.060%	4.552%
78	0.232%	0.131%	96	7.977%	5.287%
79	0.320%	0.198%	97	9.011%	6.107%
80	0.418%	0.272%	98	10.143%	6.999%
81	0.576%	0.353%	99	11.433%	8.001%
82	0.713%	0.444%	100	12.903%	9.134%
83	0.872%	0.547%	101+	12.903%	9.134%

In the year of rate increase implementation, an additional 1.0% of in-force policyholders are assumed to lapse, and a 2.4% reduction in premium and claims is expected due to the election of reduced benefits.

Future mortality is assumed to follow a mortality table based on the experience of the Brighthouse Life Insurance Company policy forms. Where experience was limited at advanced ages, mortality was based on the 2012 Individual Annuitant Mortality (IAM) table. Specifically, the company experience was blended into the 2012 IAM table for ages 89 and older with an assumed terminal age of 115. The assumed mortality rates are shown in the following table:

BRIGHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3+ Nursing Facility Only Product

February 2019

Mortality Rates per 1000 Lives

Attained Age	Male Mortality Rate	Female Mortality Rate	Attained Age	Male Mortality Rate	Female Mortality Rate	Attained Age	Male Mortality Rate	Female Mortality Rate
< 51	3.20	1.24	72	12.61	9.75	94	203.70	145.52
51	3.40	1.38	73	16.34	11.51	95	221.28	162.72
52	3.42	1.51	74	18.26	12.17	96	232.40	182.12
53	3.51	1.65	75	20.12	14.77	97	249.35	199.66
54	3.52	1.78	76	23.82	16.17	98	266.09	217.95
55	3.53	1.92	77	27.46	18.98	99	282.39	236.83
56	3.63	2.05	78	30.28	21.62	100	298.45	256.36
57	3.73	2.18	79	36.10	24.93	101	323.61	283.80
58	4.40	2.25	80	40.73	26.75	102	344.19	304.72
59	5.07	2.31	81	47.29	32.90	103	364.63	325.82
60	5.21	2.81	82	53.47	38.29	104	384.78	346.94
61	5.36	2.85	83	59.66	43.48	105	400.00	367.90
62	5.50	3.07	84	71.28	50.74	106	400.00	387.61
63	5.65	3.60	85	80.75	55.97	107	400.00	400.00
64	5.79	4.01	86	91.15	61.48	108	400.00	400.00
65	5.80	4.63	87	103.80	73.75	109	400.00	400.00
66	6.26	5.50	88	116.63	84.97	110	400.00	400.00
67	6.94	5.66	89	128.59	91.58	111	400.00	400.00
68	8.60	6.04	90	140.55	98.20	112	400.00	400.00
69	10.25	6.99	91	155.27	108.32	113	400.00	400.00
70	11.25	7.97	92	170.70	119.19	114	400.00	400.00
71	11.14	8.95	93	186.83	131.33	115+	1,000.00	1,000.00

- c. Expenses. Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

The above assumptions are based on actual experience of the policies in-force under these policy forms and general experience of the reinsurer and are deemed reasonable for these particular policies. Exhibit I provides justification for the assumptions used in this filing.

Exhibit II provides an analysis of actual and projected nationwide experience with respect to changes in morbidity, mortality, lapse, and interest and how changing each assumption from original pricing to current impacts the projected lifetime loss ratio.

Exhibit III provides a comparison of the current and original pricing assumptions used to project the values in Exhibit II.

6. Marketing Method

These policy forms were marketed by agents as well as through various subsidiaries of Citigroup.

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7. Underwriting Description

These policy forms were fully underwritten with the use of various underwriting tools in addition to the application, which may have included medical records, an attending physician's statement, telephone interview and/or face-to-face assessment.

8. Premiums

Premiums are unisex, level and payable for life. The premiums vary by issue age, elimination period, benefit period, initial daily benefit, and inflation protection option.

9. Issue Age Range

Elimination periods of 20, 60, and 100 days are available for issue ages 18 to 79. Only the 60 and 100 day elimination periods of the 2-year benefit period are available for issue ages 80 through 84.

10. Area Factors

Area factors are not used for this product.

11. Premium Modalization Rules

The following modal factors and nationwide percent distributions (based on in-force count as of 12/31/2017) are applied to the annual premium (AP):

Premium Mode	Modal Factors	Percent Distribution
Annual	1.00*AP	47.6%
Semi-Annual	0.51*AP	16.8%
Quarterly	0.26*AP	6.4%
Monthly	0.09*AP	29.2%

12. Reserves

Active life reserves have not been used in this rate increase analysis, except as described in the supplement to the actuarial memorandum. Claim reserves as of December 31, 2017 have been discounted to the incurred date of each respective claim and included in historical incurred claims. Incurred but not reported balances as of December 31, 2017 have been allocated to a calendar year of incurred and included in historic incurred claims.

13. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

14. Past and Future Policy Experience

Nationwide experience for these policy forms is shown in Exhibit IV. The experience and projections in Exhibit IV have been restated to reflect the rate level approved in Pennsylvania on a nationwide basis as described in Section 16.

The company has chosen a credibility standard of 1,082 claims. Based on this parameter, Pennsylvania-specific experience for the above-referenced forms is not considered fully credible.

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Historical experience is shown by claim incurral year with the loss ratio for each loss year calculated, with and without interest, as historical incurred claims divided by earned premium.

Historical incurred claims are calculated each year as the sum of discounted claim payments and discounted claim and IBNR reserves held as of the valuation date. Claim payments, claim reserves, and IBNR reserves are discounted back to the incurral date using a 4.5% interest rate.

A future annual loss ratio is calculated, with and without interest, as anticipated incurred claims divided by earned premiums.

A lifetime loss ratio as of 12/31/2017 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium. Historical values are accumulated with interest using an interest rate of 4.5% from inception through 2014 and 4.0% for 2015 through 2017. Future values are discounted using an interest rate of 4.0%.

15. Projected Earned Premiums and Incurred Claims

Exhibit IV contains lifetime projections of earned premium and incurred claims based on the current premiums and the filed premium rate schedule increase. Earned premiums and incurred claims for projection years 2018 through 2057 are developed from an asset share model representing actual contracts in-force as of December 31, 2017. The assumptions described above for morbidity, voluntary lapse and mortality are used to project life years, earned premiums and incurred claims. The projections reflecting the rate increase assume that the increase is effective on each policy's first anniversary on or after January 1, 2019, but no sooner than 12 months after the prior rate increase was effective.

16. History of Previous Rate Revisions

Six prior rate increases have been approved and implemented on these policy forms and associated riders.

1. A 39.0% increase was approved on August 10, 2004 and implemented on each contract's next billing anniversary beginning November 20, 2004.
2. A 14.92% increase, phased in over a two year period, was approved on July 28, 2010 and implemented on each contract's next billing anniversary beginning December 2, 2010.
3. A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014.
4. A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015.
5. A 15.0% increase was approved on December 13, 2016 and implemented on each contract's next billing anniversary beginning March 4, 2017.
6. A 10.0% increase was approved on March 6, 2018 and implemented on each contract's next billing anniversary beginning June 2, 2018.

The experience and projections in Exhibit IV have been restated to reflect the rate level approved in Pennsylvania on a nationwide basis. The restated nationwide projections assume the previously approved rate increases in Pennsylvania were implemented on each policy's first anniversary on or after the effective dates of the prior rate increases in Pennsylvania.

Exhibit V provides a nationwide status listing of the current and all prior rate increase filings for each jurisdiction in which these policy forms are in force. Exhibit V is also being provided in Excel as generally requested.

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17. Requested Rate Increase and Demonstration of Satisfaction of Loss Ratio Requirements

On November 15, 2017, the company requested a rate increase of 36.0%. A 10.0% increase was approved on March 6, 2018 and implemented on each contract's next billing anniversary beginning June 2, 2018. Emerging experience continues to show the need for the full amount requested in the prior filing so the company is requesting a premium rate increase of 23.7% at this time. While a significantly larger rate increase is justified, the company is willing at this time to forgo approximately 95% of the rate increase needed to restore the loss ratio to the original pricing expectation.

This premium rate increase is needed to reduce the lifetime loss ratio, which far exceeds the original pricing level and the minimum requirements set by state insurance law. The company is seeking approximately equal cumulative premium rate increases across all jurisdictions (except where limited by regulatory restrictions). The company prefers to implement rate increases sooner at the requested level and avoid incrementally larger increases in the future.

Although the company expects to continue to shoulder a significant portion of the rate increase needed on this block, it will continue to monitor experience and reserves the right to request additional rate increases, even if experience does not deteriorate further from the current level.

Projected experience assuming this increase is implemented is shown in Exhibit IV. As shown in Exhibit IV, the expected lifetime loss ratio with and without the requested rate increase exceeds the minimum loss ratio of 60.0%.

Current rate tables and rate tables reflecting the 23.7% proposed increase are enclosed with this filing. The actual rates implemented may vary slightly from those in the rate tables due to rounding in the implementation algorithm.

18. Pennsylvania Average Annual Premium (Annual Premium Based on 2017 In-force)

Before increase:	\$3,605
After increase:	\$4,460

19. Proposed Effective Date

The rate increase will apply to policies on their billing anniversary date following at least a 60-day policyholder notification period following approval, but no sooner than 12 months after the prior rate increase was effective.

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20. Nationwide Distribution of Business as of 12/31/2017 (based on in-force count)

By Issue Age:

Issue Ages	Percent Distribution
< 48	0.6%
48 - 52	2.3%
53 - 57	7.8%
58 - 62	22.5%
63 - 67	38.8%
68 - 72	20.5%
73 +	7.5%

By Elimination Period:

Elimination Period	Percent Distribution
20-day	42.0%
60-day	20.0%
100-day	38.0%

By Benefit Period:

Benefit Period	Percent Distribution
2-Year	9.1%
3-Year	34.4%
5-Year	32.3%
Unlimited	24.2%

By Inflation Protection Option:

Inflation Option	Percent Distribution
None	22.3%
Compound	33.4%
CPI	44.3%

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21. Number of Policyholders

As of 12/31/2017, the number of policies in-force and annualized premium in the state and nationwide are:

	Number of Insured	Annual Premium* based on 2017 In-force
Pennsylvania	57	\$205,497
Nationwide	1,211	\$3,301,485

*Annualized premiums reflect all prior rate increases approved prior to April 17, 2018.

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22. Actuarial Certification

I am a Principal and Consulting Actuary for Milliman, Inc. and have been retained by GNA Corporation to prepare this memorandum on behalf of Brighthouse Life Insurance Company. I am a Fellow of the Society of Actuaries and a member of the American Academy of Actuaries. I meet the Academy's qualification standards to render this actuarial opinion and am familiar with the requirements for filing long-term care insurance premium and rate increases. This memorandum has been prepared for the sole purpose stated, and it may not be appropriate for other purposes.

I believe this rate filing is in compliance with the applicable laws of the State of Pennsylvania and with the rules of the Department. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8 and 18.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of the state where it is filed. In my opinion, the actuarial assumptions are appropriate and the rates are not excessive or unfairly discriminatory. Furthermore, the gross premiums bear reasonable relationship to the benefits, based on the lifetime loss ratio exceeding the minimum loss ratio requirement.

In preparing this actuarial memorandum, I relied on data and assumptions provided to me by Union Fidelity Life Insurance Company, the retrocessionaire on this business, and Genworth, a reinsurer of this business. I did not audit this information but did review it for reasonableness and for consistency with the intended purpose. To the extent that this information is incomplete or inaccurate the contents of this memorandum may be materially affected.



Mike Bergerson, FSA, MAAA
Principal and Consulting Actuary, Milliman, Inc.

Date: February 26, 2019

Exhibit I
Brighthouse Life Insurance Company
Assumption Justification
LTC3+ Nursing Facility Only Policy Form

Voluntary Lapse

The voluntary lapse assumption for this policy form was developed from experience on all of Brighthouse Life Insurance Company's individual long-term care (LTC) policy forms combined.

Table 1 below provides a comparison of the actual voluntary lapse rates for all individual LTC policy forms combined through December 2016, including runout through June 2017, and the currently assumed voluntary lapse rates for this policy form.

Table 1
Actual and Assumed Voluntary Lapse Rates
Using Experience through December 2016

Duration	Actual Lapse Rates	Currently Assumed Lapse Rates
1	6.0%	6.0%
2	4.1%	4.0%
3	2.4%	2.5%
4	1.6%	1.5%
5	1.2%	1.3%
6	1.0%	1.1%
7	0.9%	1.0%
8 +	0.8%	0.8%

Table 2 below provides the benefit exhaustion rate assumption. This assumption which was embedded in the voluntary lapse assumption prior to 2014 is now split out as a separate assumption. This assumption, varying by benefit period, is applied to policies with non-lifetime benefit periods additively in conjunction with the lapse assumption. The benefit exhaustion assumption also includes voluntary lapsation in excess of the ultimate lapse assumption of 0.8% for policies with non-lifetime benefit periods. These additional lapses flow through the benefit exhaustion assumption at attained ages 77 and later.

Policies with benefit periods less than 4 years have been mapped to the 3-year benefit period assumption while all other non-lifetime policies have been mapped to the 5-year benefit period assumption. The benefit exhaustion assumption is not applicable to policies with a lifetime benefit period. The assumption is based on actual benefit exhaustion experience for all individual LTC policy forms combined through December 2016, including runout through June 2017.

Table 2
Assumed Benefit Exhaustion Rates
Using Experience through December 2016

Attained Age	3-year Assumed Rates	5-year Assumed Rates	Attained Age	3-year Assumed Rates	5-year Assumed Rates
< 67	0.000%	0.000%	84	1.101%	0.667%
67	0.019%	0.006%	85	1.330%	0.806%
68	0.023%	0.008%	86	1.603%	0.971%
69	0.028%	0.010%	87	1.928%	1.168%
70	0.035%	0.013%	88	2.319%	1.405%
71	0.043%	0.016%	89	2.792%	1.684%
72	0.053%	0.021%	90	3.364%	2.013%
73	0.065%	0.026%	91	3.869%	2.394%
74	0.081%	0.033%	92	4.908%	2.835%
75	0.099%	0.042%	93	5.534%	3.336%
76	0.123%	0.053%	94	6.250%	3.909%
77	0.152%	0.069%	95	7.060%	4.552%
78	0.232%	0.131%	96	7.977%	5.287%
79	0.320%	0.198%	97	9.011%	6.107%
80	0.418%	0.272%	98	10.143%	6.999%
81	0.576%	0.353%	99	11.433%	8.001%
82	0.713%	0.444%	100	12.903%	9.134%
83	0.872%	0.547%	101+	12.903%	9.134%

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Brighthouse Life Insurance Company
Assumption Justification
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In the year of rate increase implementation, additional in-force policyholders are assumed to lapse, and a reduction in premium and claims is expected due to the election of reduced benefits. These assumptions are loosely based on data from prior rate increase requests as well as actuarial judgment.

Mortality

The mortality assumption for this policy form was developed from experience on all of the company's individual LTC policy forms combined.

Future mortality is assumed to follow a mortality table based on the experience of the Brighthouse Life Insurance Company policy forms. Where experience was limited at advanced ages, mortality was based on the 2012 Individual Annuitant Mortality (IAM) table. Specifically, the company experience was blended into the 2012 IAM table for ages 89 and older with an assumed terminal age of 115. The assumed mortality rates per 1000 lives are shown in Table 3 below.

Table 3
Mortality Rates per 1000 Lives

Attained Age	Mortality Rates		Attained Age	Mortality Rates		Attained Age	Mortality Rates	
	Male	Female		Male	Female		Male	Female
< 51	3.20	1.24	72	12.61	9.75	94	203.70	145.52
51	3.40	1.38	73	16.34	11.51	95	221.28	162.72
52	3.42	1.51	74	18.26	12.17	96	232.40	182.12
53	3.51	1.65	75	20.12	14.77	97	249.35	199.66
54	3.52	1.78	76	23.82	16.17	98	266.09	217.95
55	3.53	1.92	77	27.46	18.98	99	282.39	236.83
56	3.63	2.05	78	30.28	21.62	100	298.45	256.36
57	3.73	2.18	79	36.10	24.93	101	323.61	283.80
58	4.40	2.25	80	40.73	26.75	102	344.19	304.72
59	5.07	2.31	81	47.29	32.90	103	364.63	325.82
60	5.21	2.81	82	53.47	38.29	104	384.78	346.94
61	5.36	2.85	83	59.66	43.48	105	400.00	367.90
62	5.50	3.07	84	71.28	50.74	106	400.00	387.61
63	5.65	3.60	85	80.75	55.97	107	400.00	400.00
64	5.79	4.01	86	91.15	61.48	108	400.00	400.00
65	5.80	4.63	87	103.80	73.75	109	400.00	400.00
66	6.26	5.50	88	116.63	84.97	110	400.00	400.00
67	6.94	5.66	89	128.59	91.58	111	400.00	400.00
68	8.60	6.04	90	140.55	98.20	112	400.00	400.00
69	10.25	6.99	91	155.27	108.32	113	400.00	400.00
70	11.25	7.97	92	170.70	119.19	114	400.00	400.00
71	11.14	8.95	93	186.83	131.33	115+	1,000.00	1,000.00

Exhibit I
Brighthouse Life Insurance Company
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Morbidity

In 2015 Genworth Life Insurance Company (Genworth) long-term care (LTC) actuaries undertook a project to develop a completely new and up-to-date set of claim costs to be used for this block of business. Genworth is the administrator and a reinsurer for these policies. The 2015 claim costs were derived from Genworth's 2014 best estimate morbidity assumptions used for older blocks of Genworth LTC business that correlate to the Brighthouse Life Insurance Company policy forms.

In 2017 the morbidity assumption changed materially as new claim costs were developed. The 2017 claim costs addressed several issues discovered in relation to the development of the 2015 claim costs. The 2017 claim costs also relied more heavily on the experience of this block of business, rather than that of Genworth in the development of the initial claim costs.

The 2017 claim costs were developed in two high-level phases. The first step was the development of initial claim costs using Genworth's Claim Cost Generator (CCG). The second step involved fitting of the initial claim costs to the historical experience for this block of business.

Genworth's CCG reflects four assumptions in the development of the initial claim costs: claim incidence rates, claim continuance, benefit utilization rates, and claim situs mix. The basis of the assumptions for the CCG is now based on this block of business to the extent available and credible. Once the initial claim costs were developed, adjustments for gender, benefit period and attained age, product generation, and marital status and attained age, were made to the claim costs. After the adjustments were made to the initial claim costs, the final claim costs were back-tested to validate the claim costs provided a good fit to the historical experience.

Table 4 below provides a projection of historical experience using the current morbidity assumption compared to actual historical experience for this policy form and other similar policy forms sold during the same issue era. As seen in this table, the assumption validates reasonably well to emerging experience. The incurred claim validation for only durations ten and later for this policy form and other similar policy forms in Table 4 is 99.3% demonstrating that the current morbidity assumption has fit recent experience very well. Actual experience in early durations included the effects of selection, which the current morbidity assumption did not attempt to capture, thus resulting in lower actual to model validation ratios for earlier durations.

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Table 4
Nationwide Historical Actual-to-Model Incurred Claim Projection Results (in 000's)

Policy Duration	Actual Incurred Claims	Model Incurred Claims	Actual To Model	Cumulative Actual Incurred Claims	Cumulative Model Incurred Claims	Cumulative Actual To Model
1	9,648	51,675	18.7%	9,648	51,675	18.7%
2	17,535	55,351	31.7%	27,183	107,026	25.4%
3	26,320	60,818	43.3%	53,503	167,844	31.9%
4	35,267	67,933	51.9%	88,769	235,777	37.6%
5	48,799	76,617	63.7%	137,568	312,394	44.0%
6	60,246	86,689	69.5%	197,814	399,083	49.6%
7	75,361	98,092	76.8%	273,175	497,175	54.9%
8	88,113	111,241	79.2%	361,288	608,417	59.4%
9	106,973	125,945	84.9%	468,261	734,362	63.8%
10	126,688	142,068	89.2%	594,948	876,430	67.9%
11	144,195	160,168	90.0%	739,143	1,036,598	71.3%
12	164,789	179,768	91.7%	903,932	1,216,365	74.3%
13	192,175	200,807	95.7%	1,096,107	1,417,173	77.3%
14	214,148	222,604	96.2%	1,310,254	1,639,776	79.9%
15	249,633	244,406	102.1%	1,559,887	1,884,182	82.8%
16	268,017	266,479	100.6%	1,827,904	2,150,661	85.0%
17	301,847	288,629	104.6%	2,129,751	2,439,290	87.3%
18	300,400	290,679	103.3%	2,430,151	2,729,969	89.0%
19	266,281	259,115	102.8%	2,696,432	2,989,084	90.2%
20	218,954	208,981	104.8%	2,915,386	3,198,065	91.2%
21	146,872	150,846	97.4%	3,062,258	3,348,911	91.4%
22	84,526	80,087	105.5%	3,146,784	3,428,998	91.8%
23	25,440	27,944	91.0%	3,172,224	3,456,942	91.8%
24	1,155	2,946	39.2%	3,173,379	3,459,889	91.7%
Total	3,173,382	3,459,888	91.7%	3,173,379	3,459,889	91.7%
10+	2,705,120	2,725,527	99.3%	2,705,118	2,725,527	99.3%

Exhibit I-a provides an analysis of the loss ratios using three-year groupings of the before increase values with experience restated to the originally filed rate level. The use of three-year groupings and restating of earned premium to the original rate level smooths the historical and projected loss ratios and aids in identifying the trend in claim experience. As seen in Exhibit I-a, the annualized trend in loss ratios is reasonably consistent from the historical to projection periods.

Exhibit I
Brighthouse Life Insurance Company
Assumption Justification
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Interest Rate

The company has provided actual historical earned rates on the assets backing its LTC products in Table 5 below. Actual earned rates are unavailable prior to 2004. The historical earned rates are net of investment expenses and default risk and are provided on both a pre-tax and post-tax basis.

Table 5
Historical Earned Investment Rates
Net of Investment Expenses and Default Risk

Calendar Year	Pre-Tax Rates	Post-Tax Rates
2004	6.19%	4.17%
2005	6.17%	4.16%
2006	6.38%	4.30%
2007	6.02%	4.06%
2008	5.14%	4.04%
2009	5.12%	4.03%
2010	5.92%	4.04%
2011	5.93%	4.05%
2012	5.77%	3.95%
2013	5.68%	3.89%
2014	5.56%	3.81%
2015	5.26%	3.61%
2016	5.22%	3.57%
2017	5.30%	3.45%

A 4.5% interest rate assumption had been used for this block of business. However, based on the continued low interest rate environment, the company has revised its interest rate assumption to be 4.5% for historical years through 2014 and 4.0% for years 2015 and later (including all projection years). This assumption, like all assumptions, will continue to be monitored and updates will be made as the interest rate environment changes.

Expenses

Expenses have not been reflected in the projections for this filing. It is assumed that the originally filed expense assumptions remain appropriate.

Exhibit I-a
Brighthouse Life Insurance Company
Nationwide Three-Year Average Experience Projections Restated to the Original Rate Level with No Increase
LTC3+ Nursing Facility Only Policy Form

Loss Ratio Demonstration with Interest									
		Calendar Year Values			3-Year Totals			Analysis	
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	3-Year Trend	Annualized Trend
Historical Experience	1994	397,040	0	0.0%					
	1995	3,798,369	220,391	5.8%	13,684,803	275,406	2.0%		
	1996	9,489,395	55,014	0.6%					
	1997	13,206,942	1,132,078	8.6%					
	1998	13,159,453	2,155,040	16.4%	38,989,872	6,620,798	17.0%	8.44	2.04
	1999	12,623,477	3,333,681	26.4%					
	2000	11,719,672	4,297,952	36.7%					
	2001	10,999,051	5,100,533	46.4%	33,023,567	17,381,693	52.6%	3.10	1.46
	2002	10,304,843	7,983,208	77.5%					
	2003	9,557,100	10,146,353	106.2%					
	2004	8,797,945	9,651,589	109.7%	26,253,736	30,684,488	116.9%	2.22	1.30
	2005	7,898,691	10,886,546	137.8%					
	2006	7,232,868	12,224,466	169.0%					
	2007	6,685,116	10,972,813	164.1%	19,989,947	36,047,774	180.3%	1.54	1.16
	2008	6,071,962	12,850,494	211.6%					
	2009	5,486,589	11,799,945	215.1%					
	2010	4,920,905	9,238,693	187.7%	14,696,522	33,086,660	225.1%	1.25	1.08
	2011	4,289,028	12,048,022	280.9%					
	2012	3,778,423	12,713,789	336.5%					
2013	3,310,857	9,687,277	292.6%	9,938,545	33,667,422	338.8%	1.50	1.15	
2014	2,849,264	11,266,356	395.4%						
2015	2,416,693	11,741,085	485.8%						
2016	2,006,819	11,885,282	592.2%	6,093,751	34,963,970	573.8%	1.69	1.19	
2017	1,670,238	11,337,603	678.8%						
Projected Future Experience	2018	1,418,918	8,873,243	625.4%					
	2019	1,192,899	8,257,149	692.2%	3,606,717	24,742,067	686.0%	1.20	1.06
	2020	994,900	7,611,676	765.1%					
	2021	823,117	6,937,676	842.9%					
	2022	675,570	6,263,348	927.1%	2,048,732	18,807,862	918.0%	1.34	1.10
	2023	550,045	5,606,838	1019.3%					
	2024	444,254	4,966,551	1118.0%					
	2025	355,905	4,356,408	1224.0%	1,082,948	13,103,942	1210.0%	1.32	1.10
	2026	282,789	3,780,983	1337.0%					
	2027	222,840	3,249,066	1458.0%					
	2028	174,154	2,774,658	1593.2%	531,983	8,375,758	1574.4%	1.30	1.09
	2029	134,989	2,352,035	1742.4%					
	2030	103,772	1,975,911	1904.1%					
	2031	79,124	1,643,483	2077.1%	242,745	4,977,886	2050.7%	1.30	1.09
	2032	59,849	1,358,492	2269.9%					
	2033	44,917	1,116,681	2486.1%					
	2034	33,460	912,155	2726.1%	103,126	2,769,336	2685.4%	1.31	1.09
	2035	24,749	740,500	2992.1%					
	2036	18,180	596,343	3280.2%					
	2037	13,267	477,465	3598.8%	41,073	1,453,943	3539.9%	1.32	1.10
	2038	9,625	380,135	3949.3%					
	2039	6,944	301,252	4338.1%					
	2040	4,983	235,851	4733.2%	15,484	719,416	4646.1%	1.31	1.09
	2041	3,557	182,312	5125.2%					
	2042	2,527	139,792	5531.6%					
	2043	1,787	106,568	5963.9%	5,570	326,367	5859.0%	1.26	1.08
	2044	1,256	80,006	6368.4%					
	2045	878	59,441	6771.9%					
	2046	609	43,805	7193.9%	1,906	134,885	7077.8%	1.21	1.07
	2047	419	31,639	7549.9%					
	2048	286	22,710	7953.4%					
	2049	193	16,316	8474.9%	606	50,393	8312.1%	1.17	1.06
	2050	128	11,367	8866.8%					
2051	84	7,743	9211.9%						
2052	54	5,198	9558.7%	173	16,366	9465.3%	1.14	1.04	
2053	34	3,425	9935.6%						
2054	21	2,201	10281.1%						
2055	13	1,382	10648.5%	42	4,431	10522.4%	1.11	1.04	
2056	8	848	10979.4%						
2057	4	507	11298.3%						
Past		162,670,741	192,728,211	118.5%					
Future		7,681,110	75,483,159	982.7%					
Lifetime		170,351,851	268,211,370	157.4%					

Exhibit II
Brighthouse Life Insurance Company
Nationwide Experience
Impact on the Lifetime Loss Ratio of Changing from Original Pricing to Current Assumptions

The following table provides the isolated impact of each changed assumption (current versus original pricing) on the projected lifetime loss ratio when actual historical experience and rate history is reflected and only the projection assumptions vary. All of the lifetime loss ratios in the table below reflect actual historical experience, except for the loss ratio calculated using the original pricing assumptions from inception.

This table also shows the rate increase needed to produce a lifetime loss ratio of 96.5%. This lifetime loss ratio represents the maximum of the lifetime loss ratio based on (a) original pricing assumptions from inception and (b) historical experience and projections with original pricing assumptions.

Please note that the lifetime loss ratio for each changed assumption does not reflect any synergy of the assumptions. As a result, the total impact of all current assumptions on the lifetime loss ratio (e.g. 39.5%) is not equal to the sum of each changed assumptions' impact on the lifetime loss ratio (e.g. 25.9% = 5.6% + 3.2% + 0.4% + 16.7%).

LTC3+ Nursing Facility Only Policy Form

Scenario	Lifetime Loss Ratio	Impact of Each Assumption on the Lifetime Loss Ratio	Increase Needed to Produce a Lifetime Loss Ratio of 96.5%*
Original Pricing Assumptions	52.2%	N/A	N/A
Historical Experience & Projections with Original Pricing Assumptions	96.5%	N/A	0.0%
Historical Experience & Projections with Original Pricing Assumptions except for Current:			
Morbidity	102.1%	5.6%	249.1%
Mortality	99.7%	3.2%	90.5%
Lapse	96.9%	0.4%	18.8%
Interest	113.2%	16.7%	447.0%
Historical Experience & Projections with All Current Assumptions	136.0%	39.5%	603.8%

* Calculations ignore the effects of shock lapse, reduced benefit option election, and adverse selection due to the needed rate increase. Calculations do not include the effects of rate increases approved on or after April 17, 2018 and assume that the needed rate increase is fully implemented on January 1, 2019.

Exhibit III
Brighthouse Life Insurance Company
Original Pricing & Current Assumptions Comparison

Policy Form: LTC3+ Nursing Facility Only Policy Form

Original Pricing Assumptions

Mortality: 1980 Commissioners Standard Ordinary Table D

Voluntary Lapse Rates:

Duration	Rate
1	13.00%
2	10.00%
3	7.00%
4+	4.00%

Morbidity: Data published by the National Center for Health Statistics ("NCHS") in 1977 and 1985, the Wilkins adjustments to the 1985 National Nursing Home Survey conducted by the NCHS, the 1982 and 1984 National Long Term Care Surveys, and the NCHS advance data publications #92 and #133.

Interest Rate: 7.5%

Exhibit III
Brighthouse Life Insurance Company
Original Pricing & Current Assumptions Comparison

Policy Form: LTC3+ Nursing Facility Only Policy Form

Current Assumptions

Mortality: Future mortality is assumed to follow a mortality table based on the experience of the Brighthouse Life Insurance Company policy forms. Where experience was limited at advanced ages, mortality was based on the 2012 Individual Annuitant Mortality (IAM) table. Specifically, the company experience was blended into the 2012 IAM table for ages 89 and older with an assumed terminal age of 115. The assumed mortality rates per 1000 lives are shown in the following table:

Attained Age	Mortality Rate		Attained Age	Mortality Rate		Attained Age	Mortality Rate	
	Male	Female		Male	Female		Male	Female
< 51	3.20	1.24	72	12.61	9.75	94	203.70	145.52
51	3.40	1.38	73	16.34	11.51	95	221.28	162.72
52	3.42	1.51	74	18.26	12.17	96	232.40	182.12
53	3.51	1.65	75	20.12	14.77	97	249.35	199.66
54	3.52	1.78	76	23.82	16.17	98	266.09	217.95
55	3.53	1.92	77	27.46	18.98	99	282.39	236.83
56	3.63	2.05	78	30.28	21.62	100	298.45	256.36
57	3.73	2.18	79	36.10	24.93	101	323.61	283.80
58	4.40	2.25	80	40.73	26.75	102	344.19	304.72
59	5.07	2.31	81	47.29	32.90	103	364.63	325.82
60	5.21	2.81	82	53.47	38.29	104	384.78	346.94
61	5.36	2.85	83	59.66	43.48	105	400.00	367.90
62	5.50	3.07	84	71.28	50.74	106	400.00	387.61
63	5.65	3.60	85	80.75	55.97	107	400.00	400.00
64	5.79	4.01	86	91.15	61.48	108	400.00	400.00
65	5.80	4.63	87	103.80	73.75	109	400.00	400.00
66	6.26	5.50	88	116.63	84.97	110	400.00	400.00
67	6.94	5.66	89	128.59	91.58	111	400.00	400.00
68	8.60	6.04	90	140.55	98.20	112	400.00	400.00
69	10.25	6.99	91	155.27	108.32	113	400.00	400.00
70	11.25	7.97	92	170.70	119.19	114	400.00	400.00
71	11.14	8.95	93	186.83	131.33	115+	1000.00	1000.00

Voluntary Lapse Rates:

Duration	Rate
1	6.0%
2	4.0%
3	2.5%
4	1.5%
5	1.3%
6	1.1%
7	1.0%
8+	0.8%

Exhibit III
Brighthouse Life Insurance Company
Original Pricing & Current Assumptions Comparison

Policy Form: LTC3+ Nursing Facility Only Policy Form

Current Assumptions

Voluntary Lapse Rates (Continued):

A benefit exhaustion rate assumption, varying by benefit period, is applied to policies with non-lifetime benefit periods additively in conjunction with the lapse assumption. The benefit exhaustion assumption also includes voluntary lapsation in excess of the ultimate lapse assumption of 0.8% for policies with non-lifetime benefit periods. These additional lapses flow through the benefit exhaustion assumption at attained ages 77 and later.

Policies with benefit periods less than 4 years have been mapped to the 3-year benefit period assumption while all other non-lifetime policies have been mapped to the 5-year benefit period assumption. The benefit exhaustion assumption is not applicable to policies with a lifetime benefit period.

Attained Age	3-year Assumed Rates	5-year Assumed Rates	Attained Age	3-year Assumed Rates	5-year Assumed Rates
< 67	0.000%	0.000%	84	1.101%	0.667%
67	0.019%	0.006%	85	1.330%	0.806%
68	0.023%	0.008%	86	1.603%	0.971%
69	0.028%	0.010%	87	1.928%	1.168%
70	0.035%	0.013%	88	2.319%	1.405%
71	0.043%	0.016%	89	2.792%	1.684%
72	0.053%	0.021%	90	3.364%	2.013%
73	0.065%	0.026%	91	3.869%	2.394%
74	0.081%	0.033%	92	4.908%	2.835%
75	0.099%	0.042%	93	5.534%	3.336%
76	0.123%	0.053%	94	6.250%	3.909%
77	0.152%	0.069%	95	7.060%	4.552%
78	0.232%	0.131%	96	7.977%	5.287%
79	0.320%	0.198%	97	9.011%	6.107%
80	0.418%	0.272%	98	10.143%	6.999%
81	0.576%	0.353%	99	11.433%	8.001%
82	0.713%	0.444%	100+	12.903%	9.134%
83	0.872%	0.547%			

Exhibit III
Brighthouse Life Insurance Company
Original Pricing & Current Assumptions Comparison

Policy Form: LTC3+ Nursing Facility Only Policy Form

Morbidity: In 2015 Genworth Life Insurance Company (Genworth) long-term care (LTC) actuaries undertook a project to develop a completely new and up-to-date set of claim costs to be used for this block of business. Genworth is the administrator and a reinsurer for these policies. The 2015 claim costs were derived from Genworth's 2014 best estimate morbidity assumptions used for older blocks of Genworth LTC business that correlate to the Brighthouse Life Insurance Company policy forms.

In 2017 the morbidity assumption changed materially as new claim costs were developed. The 2017 claim costs addressed several issues discovered in relation to the development of the 2015 claim costs. The 2017 claim costs also relied more heavily on the experience of this block of business, rather than that of Genworth in the development of the initial claim costs.

The 2017 claim costs were developed in two high-level phases. The first step was the development of initial claim costs using Genworth's Claim Cost Generator (CCG). The second step involved fitting of the initial claim costs to the historical experience for this block of business.

Genworth's CCG reflects four assumptions in the development of the initial claim costs: claim incidence rates, claim continuance, benefit utilization rates, and claim situs mix. The basis of the assumptions for the CCG is now based on this block of business to the extent available and credible. Once the initial claim costs were developed, adjustments for gender, benefit period and attained age, product generation, and marital status and attained age, were made to the claim costs. After the adjustments were made to the initial claim costs, the final claim costs were back-tested to validate the claim costs provided a good fit to the historical experience.

Interest Rate: 4.5% from inception through 2014 and 4.0% for 2015 and beyond.

Exhibit IV
Brighthouse Life Insurance Company
Nationwide Experience Projections with No Increase
LTC3+ Nursing Facility Only Policy Form

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1994	143,169	0	0.0%	413	397,040	0	0.0%	4.4%	2.7732
	1995	1,431,296	83,048	5.8%	2,064	3,798,369	220,391	5.8%	4.4%	2.6538
	1996	3,736,690	21,663	0.6%	4,227	9,489,395	55,014	0.6%	4.4%	2.5395
	1997	5,434,595	465,845	8.6%	4,454	13,206,942	1,132,078	8.6%	4.4%	2.4302
	1998	5,658,731	926,694	16.4%	4,558	13,159,453	2,155,040	16.4%	4.4%	2.3255
	1999	5,672,526	1,498,033	26.4%	4,387	12,623,477	3,333,681	26.4%	4.4%	2.2254
	2000	5,503,377	2,018,252	36.7%	4,255	11,719,672	4,297,952	36.7%	4.4%	2.1295
	2001	5,397,409	2,502,912	46.4%	4,120	10,999,052	5,100,533	46.4%	4.4%	2.0378
	2002	5,284,303	4,093,773	77.5%	3,984	10,304,843	7,983,208	77.5%	4.4%	1.9501
	2003	5,121,401	5,437,166	106.2%	3,839	9,557,100	10,146,353	106.2%	4.4%	1.8661
	2004	4,941,385	5,404,777	109.4%	3,654	8,824,087	9,651,589	109.4%	4.4%	1.7858
	2005	5,708,249	6,370,673	111.6%	3,443	9,754,559	10,886,546	111.6%	4.4%	1.7089
	2006	6,148,043	7,475,520	121.6%	3,293	10,053,687	12,224,466	121.6%	4.4%	1.6353
	2007	5,938,156	7,012,063	118.1%	3,135	9,292,312	10,972,813	118.1%	4.4%	1.5648
	2008	5,636,220	8,581,514	152.3%	2,938	8,440,027	12,850,494	152.3%	4.3%	1.4975
	2009	5,322,034	8,234,560	154.7%	2,760	7,626,359	11,799,945	154.7%	4.3%	1.4330
	2010	4,989,339	6,737,320	135.0%	2,552	6,841,737	9,238,693	135.0%	4.3%	1.3713
	2011	4,728,450	9,181,396	194.2%	2,342	6,204,772	12,048,022	194.2%	4.3%	1.3122
	2012	4,667,120	10,124,748	216.9%	2,148	5,860,568	12,713,789	216.9%	4.2%	1.2557
	2013	4,401,195	8,061,712	183.2%	1,949	5,288,653	9,687,277	183.2%	4.2%	1.2016
	2014	4,016,416	9,797,727	243.9%	1,738	4,618,456	11,266,356	243.9%	4.1%	1.1499
Projected Future Experience	2015	3,962,389	10,644,491	268.6%	1,545	4,370,594	11,741,085	268.6%	4.0%	1.1030
	2016	3,836,061	11,206,228	292.1%	1,354	4,068,511	11,885,282	292.1%	4.0%	1.0606
	2017	3,623,306	11,117,435	306.8%	1,211	3,695,061	11,337,603	306.8%	4.0%	1.0198
	2018	3,562,137	9,347,017	262.4%	1,084	3,492,963	9,165,505	262.4%	4.0%	0.9806
	2019	3,352,431	9,061,863	270.3%	963	3,160,893	8,544,123	270.3%	4.0%	0.9429
	2020	2,932,603	8,671,944	295.7%	849	2,658,704	7,862,002	295.7%	4.0%	0.9066
	2021	2,523,300	8,202,882	325.1%	744	2,199,643	7,150,720	325.1%	4.0%	0.8717
	2022	2,153,827	7,686,408	356.9%	646	1,805,348	6,442,781	356.9%	4.0%	0.8382
	2023	1,823,778	7,142,295	391.6%	558	1,469,903	5,756,446	391.6%	4.0%	0.8060
	2024	1,531,930	6,567,924	428.7%	477	1,187,195	5,089,925	428.7%	4.0%	0.7750
	2025	1,276,365	5,981,289	468.6%	405	951,097	4,457,022	468.6%	4.0%	0.7452
	2026	1,054,718	5,390,361	511.1%	341	755,706	3,862,198	511.1%	4.0%	0.7165
	2027	864,373	4,810,169	556.5%	285	595,504	3,313,932	556.5%	4.0%	0.6889
	2028	702,544	4,266,110	607.2%	236	465,397	2,826,064	607.2%	4.0%	0.6624
	2029	566,334	3,755,947	663.2%	194	360,736	2,392,412	663.2%	4.0%	0.6370
	2030	452,782	3,277,408	723.8%	158	277,314	2,007,307	723.8%	4.0%	0.6125
	2031	359,044	2,831,720	788.7%	127	211,445	1,667,632	788.7%	4.0%	0.5889
	2032	282,441	2,431,581	860.9%	102	159,935	1,376,909	860.9%	4.0%	0.5663
	2033	220,456	2,076,503	941.9%	81	120,034	1,130,618	941.9%	4.0%	0.5445
	2034	170,791	1,762,246	1031.8%	64	89,416	922,606	1031.8%	4.0%	0.5235
	2035	131,380	1,486,463	1131.4%	50	66,137	748,291	1131.4%	4.0%	0.5034
	2036	100,371	1,243,898	1239.3%	39	48,584	602,099	1239.3%	4.0%	0.4840
	2037	76,178	1,034,942	1358.6%	30	35,455	481,688	1358.6%	4.0%	0.4654
	2038	57,477	856,308	1489.8%	23	25,722	383,218	1489.8%	4.0%	0.4475
	2039	43,126	705,309	1635.5%	17	18,557	303,503	1635.5%	4.0%	0.4303
	2040	32,183	573,954	1783.4%	13	13,316	237,480	1783.4%	4.0%	0.4138
	2041	23,893	461,182	1930.2%	10	9,506	183,480	1930.2%	4.0%	0.3978
	2042	17,654	367,607	2082.3%	7	6,753	140,627	2082.3%	4.0%	0.3825
	2043	12,982	291,338	2244.2%	5	4,775	107,163	2244.2%	4.0%	0.3678
	2044	9,492	227,398	2395.6%	4	3,357	80,427	2395.6%	4.0%	0.3537
	2045	6,897	175,658	2546.7%	3	2,346	59,738	2546.7%	4.0%	0.3401
	2046	4,976	134,597	2704.8%	2	1,627	44,013	2704.8%	4.0%	0.3270
	2047	3,562	101,079	2838.0%	1	1,120	31,782	2838.0%	4.0%	0.3144
	2048	2,524	75,441	2989.0%	1	763	22,808	2989.0%	4.0%	0.3023
	2049	1,770	56,355	3184.4%	1	514	16,383	3184.4%	4.0%	0.2907
	2050	1,226	40,826	3331.0%	0	343	11,412	3331.0%	4.0%	0.2795
	2051	836	28,917	3460.1%	0	225	7,772	3460.1%	4.0%	0.2688
	2052	562	20,187	3589.7%	0	145	5,217	3589.7%	4.0%	0.2584
	2053	371	13,829	3730.7%	0	92	3,436	3730.7%	4.0%	0.2485
	2054	239	9,241	3859.8%	0	57	2,208	3859.8%	4.0%	0.2389
	2055	151	6,034	3997.1%	0	35	1,386	3997.1%	4.0%	0.2297
	2056	93	3,849	4120.7%	0	21	850	4120.7%	4.0%	0.2209
	2057	56	2,392	4239.8%	0	12	508	4239.8%	4.0%	0.2124
	Past	111,301,857	136,997,551	123.1%	70,363	190,194,724	192,728,211	101.3%		
	Future	24,357,852	101,180,473	415.4%	7,521	20,200,695	77,443,693	383.4%		
	Lifetime	135,659,709	238,178,024	175.6%	77,884	210,395,420	270,171,905	128.4%		

Exhibit IV
Brighthouse Life Insurance Company
Nationwide Experience Projections with 23.7% Increase
LTC3+ Nursing Facility Only Policy Form

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1994	143,169	0	0.0%	413	397,040	0	0.0%	4.4%	2.7732
	1995	1,431,296	83,048	5.8%	2,064	3,798,369	220,391	5.8%	4.4%	2.6538
	1996	3,736,690	21,663	0.6%	4,227	9,489,395	55,014	0.6%	4.4%	2.5395
	1997	5,434,595	465,845	8.6%	4,454	13,206,942	1,132,078	8.6%	4.4%	2.4302
	1998	5,658,731	926,694	16.4%	4,558	13,159,453	2,155,040	16.4%	4.4%	2.3255
	1999	5,672,526	1,498,033	26.4%	4,387	12,623,477	3,333,681	26.4%	4.4%	2.2254
	2000	5,503,377	2,018,252	36.7%	4,255	11,719,672	4,297,952	36.7%	4.4%	2.1295
	2001	5,397,409	2,502,912	46.4%	4,120	10,999,052	5,100,533	46.4%	4.4%	2.0378
	2002	5,284,303	4,093,773	77.5%	3,984	10,304,843	7,983,208	77.5%	4.4%	1.9501
	2003	5,121,401	5,437,166	106.2%	3,839	9,557,100	10,146,353	106.2%	4.4%	1.8661
	2004	4,941,385	5,404,777	109.4%	3,654	8,824,087	9,651,589	109.4%	4.4%	1.7858
	2005	5,708,249	6,370,673	111.6%	3,443	9,754,559	10,886,546	111.6%	4.4%	1.7089
	2006	6,148,043	7,475,520	121.6%	3,293	10,053,687	12,224,466	121.6%	4.4%	1.6353
	2007	5,938,156	7,012,063	118.1%	3,135	9,292,312	10,972,813	118.1%	4.4%	1.5648
	2008	5,636,220	8,581,514	152.3%	2,938	8,440,027	12,850,494	152.3%	4.3%	1.4975
	2009	5,322,034	8,234,560	154.7%	2,760	7,626,359	11,799,945	154.7%	4.3%	1.4330
	2010	4,989,339	6,737,320	135.0%	2,552	6,841,737	9,238,693	135.0%	4.3%	1.3713
	2011	4,728,450	9,181,396	194.2%	2,342	6,204,772	12,048,022	194.2%	4.3%	1.3122
	2012	4,667,120	10,124,748	216.9%	2,148	5,860,568	12,713,789	216.9%	4.2%	1.2557
	2013	4,401,195	8,061,712	183.2%	1,949	5,288,653	9,687,277	183.2%	4.2%	1.2016
	2014	4,016,416	9,797,727	243.9%	1,738	4,618,456	11,266,356	243.9%	4.1%	1.1499
	2015	3,962,389	10,644,491	268.6%	1,545	4,370,594	11,741,085	268.6%	4.0%	1.1030
	2016	3,836,061	11,206,228	292.1%	1,354	4,068,511	11,885,282	292.1%	4.0%	1.0606
	2017	3,623,306	11,117,435	306.8%	1,211	3,695,061	11,337,603	306.8%	4.0%	1.0198
Projected Future Experience	2018	3,562,137	9,347,017	262.4%	1,084	3,492,963	9,165,505	262.4%	4.0%	0.9806
	2019	3,452,778	9,041,108	261.9%	957	3,255,508	8,524,554	261.9%	4.0%	0.9429
	2020	3,453,043	8,564,094	248.0%	841	3,130,535	7,764,224	248.0%	4.0%	0.9066
	2021	3,016,873	8,085,972	268.0%	736	2,629,907	7,048,806	268.0%	4.0%	0.8717
	2022	2,575,129	7,571,344	294.0%	640	2,158,485	6,346,335	294.0%	4.0%	0.8382
	2023	2,180,520	7,030,472	322.4%	552	1,757,425	5,666,320	322.4%	4.0%	0.8060
	2024	1,831,585	6,460,848	352.7%	472	1,419,418	5,006,945	352.7%	4.0%	0.7750
	2025	1,526,030	5,880,101	385.3%	401	1,137,138	4,381,620	385.3%	4.0%	0.7452
	2026	1,261,027	5,296,094	420.0%	338	903,527	3,794,655	420.0%	4.0%	0.7165
	2027	1,033,449	4,723,466	457.1%	282	711,988	3,254,199	457.1%	4.0%	0.6889
	2028	839,966	4,187,035	498.5%	233	556,432	2,773,681	498.5%	4.0%	0.6624
	2029	677,113	3,684,507	544.1%	192	431,298	2,346,908	544.1%	4.0%	0.6370
	2030	541,349	3,213,575	593.6%	156	331,559	1,968,211	593.6%	4.0%	0.6125
	2031	429,275	2,775,354	646.5%	126	252,805	1,634,438	646.5%	4.0%	0.5889
	2032	337,688	2,382,188	705.4%	101	191,219	1,348,940	705.4%	4.0%	0.5663
	2033	263,578	2,033,519	771.5%	80	143,514	1,107,214	771.5%	4.0%	0.5445
	2034	204,198	1,725,117	844.8%	63	106,906	903,168	844.8%	4.0%	0.5235
	2035	157,079	1,454,642	926.1%	50	79,074	732,272	926.1%	4.0%	0.5034
	2036	120,004	1,216,878	1014.0%	39	58,087	589,020	1014.0%	4.0%	0.4840
	2037	91,079	1,012,159	1111.3%	30	42,390	471,084	1111.3%	4.0%	0.4654
	2038	68,720	837,229	1218.3%	23	30,754	374,680	1218.3%	4.0%	0.4475
	2039	51,561	689,430	1337.1%	17	22,187	296,670	1337.1%	4.0%	0.4303
	2040	38,478	560,915	1457.8%	13	15,921	232,085	1457.8%	4.0%	0.4138
	2041	28,567	450,621	1577.4%	10	11,365	179,278	1577.4%	4.0%	0.3978
	2042	21,107	359,130	1701.5%	7	8,074	137,384	1701.5%	4.0%	0.3825
	2043	15,521	284,578	1833.5%	5	5,709	104,677	1833.5%	4.0%	0.3678
	2044	11,349	222,096	1957.0%	4	4,014	78,552	1957.0%	4.0%	0.3537
	2045	8,247	171,545	2080.2%	3	2,805	58,339	2080.2%	4.0%	0.3401
	2046	5,950	131,433	2209.1%	2	1,946	42,979	2209.1%	4.0%	0.3270
	2047	4,258	98,695	2317.7%	1	1,339	31,032	2317.7%	4.0%	0.3144
	2048	3,018	73,656	2440.8%	1	912	22,268	2440.8%	4.0%	0.3023
	2049	2,116	55,017	2600.1%	1	615	15,994	2600.1%	4.0%	0.2907
	2050	1,465	39,854	2719.7%	0	410	11,140	2719.7%	4.0%	0.2795
	2051	999	28,227	2824.9%	0	269	7,587	2824.9%	4.0%	0.2688
	2052	672	19,704	2930.6%	0	174	5,092	2930.6%	4.0%	0.2584
	2053	443	13,497	3045.4%	0	110	3,354	3045.4%	4.0%	0.2485
	2054	286	9,019	3150.7%	0	68	2,155	3150.7%	4.0%	0.2389
	2055	180	5,889	3262.6%	0	41	1,353	3262.6%	4.0%	0.2297
	2056	112	3,756	3363.3%	0	25	830	3363.3%	4.0%	0.2209
	2057	67	2,334	3460.3%	0	14	496	3460.3%	4.0%	0.2124
	Past	111,301,857	136,997,551	123.1%	70,363	190,194,724	192,728,211	101.3%		
	Future	27,817,018	99,742,115	358.6%	7,460	22,896,928	76,434,043	333.8%		
	Lifetime	139,118,876	236,739,666	170.2%	77,823	213,091,653	269,162,254	126.3%		

Exhibit V
Brighthouse Life Insurance Company
Status of Filings as of February 19, 2019
All Jurisdictions in which these Forms are Active
LTC3+ Nursing Facility Only Policy Form

Jurisdiction	Requested Increase	First Round		Requested Increase	Second Round		Requested Increase	Third Round		Third Round Follow-Up ^[1]		Second Third Round Follow-Up ^[2]		Fourth Round			Cumulative Approved Increase	Fourth Round Follow-Up ^[3]								
		Date Approved or Filed	Amount Approved or Filed		Date Approved or Filed	Amount Approved or Filed		Date Approved or Filed	Amount Approved or Filed	Date Approved or Filed	Amount Approved or Filed	Date Approved or Filed	Amount Approved or Filed	Date of Submission	Date Approved or Filed	Amount Approved or Filed		Requested Increase	Date of Submission	Date Approved or Filed	Amount Approved or Filed	2017 Annualized Premium ^[4]	Proportion of Nationwide			
Alaska ^[1]	39.0%	5/14/2004	39.0%	30.0%	N/A	30.0%	50.0%	N/A	50.0%	Not Filing			Not Filing	21.0%	N/A	N/A	21.0%	228.0%	Not Filing						8,111	0.25%
Alabama	39.0%	6/15/2004	30.0%	30.0%	6/23/2010	30.0%	61.7%	1/14/2014	20.0%	34.8%	12/14/2016	20.0%	Not Filing	35.9%	12/14/2016	6/7/2017	20.0%	192.0%	Not Filing		4/30/2018				37,077	1.12%
Arizona	39.0%	2/14/2005	15.0%	30.0%	7/12/2010	20.0%	92.7%	4/8/2014	66.6%	Not Filing	2/16/2016	20.0%	Not Filing	40.0%	12/7/2016	Disapproved	0.0%	129.9%	40.0%	11/26/2018					69,214	2.10%
California	39.0%	6/2/2004	30.0%	30.0%	10/24/2012	18.0%	77.3%			Not Filing			Not Filing	TBD				53.4%	TBD						433,467	13.13%
Colorado	39.0%	8/31/2004	39.0%	30.0%	11/22/2010	10.0%	77.8%	1/12/2015	35.0%	31.7%	Disapproved	0.0%	Not Filing	30.6%	9/12/2018	10/25/2018	44.3%	106.4%	23.3%	TBD					109,942	3.33%
Connecticut	39.0%	Disapproved	0.0%	39.0%	9/3/2010	30.0%	100.0%	3/28/2014	20.0%	66.7%	Disapproved	0.0%	66.7%	10/13/2016	48.2%	36.6%	9/12/2018	10/25/2018	44.3%	163.5%	Not Filing				416,377	12.61%
District of Columbia	39.0%	11/2/2005	10.0%	30.0%	Disapproved	0.0%	10.0%	4/18/2014	10.0%	10.0%	5/13/2015	10.0%	10.0%	8/31/2016	10.0%	10.0%	9/5/2017	10/3/2017	10.0%	61.1%	10.0%	12/13/2018			2,797	0.08%
Delaware	39.0%	9/8/2004	20.0%	30.8%	7/12/2010	25.0%	25.0%	2/25/2014	25.0%	25.0%	11/18/2015	25.0%	Not Filing	25.0%	12/21/2016	2/23/2017	25.0%	193.0%	Not Filing						-	0.00%
Florida	39.0%	Disapproved	0.0%	39.0%	11/8/2012	12.7%	50.1%	5/22/2015	4.4%	5.0%	5/22/2015	4.5%	Not Filing	132.6%	8/15/2017	8/2/2018	87.9%	131.1%	Not Filing						268,268	8.13%
Hawaii	39.0%	12/21/2004	25.0%	30.0%	10/10/2011	30.0%	68.2%	7/7/2017	38.2%	Not Filing			Not Filing	47.3%				124.6%	TBD						14,323	0.43%
Iowa	39.0%	6/23/2004	32.0%	30.0%	7/12/2010	16.5%	76.9%	4/7/2014	17.0%	51.2%	8/18/2015	17.5%	55.7%	10/19/2016	17.5%	32.5%	9/18/2017	11/22/2017	17.5%	191.9%	12.8%	10/3/2018	1/9/2019	12.8%	91,278	2.76%
Illinois	39.0%	7/28/2004	39.0%	30.0%	8/2/2010	30.0%	50.0%	1/8/2015	50.0%	Not Filing			Not Filing	21.0%	11/10/2016	6/30/2017	21.0%	228.0%	Not Filing						85,206	2.58%
Indiana	39.0%	8/24/2004	35.0%	30.0%	6/24/2010	25.0%	62.0%	2/25/2015	11.4%	45.4%	5/9/2016	15.0%	Not Filing	53.0%	3/3/2017	8/29/2017	10.0%	137.8%	39.1%	TBD	6/20/2018				105,548	3.20%
Kansas	39.0%	7/15/2004	25.0%	30.0%	8/5/2010	10.0%	93.2%	5/21/2014	30.3%	Not Filing			Not Filing	TBD				79.2%	TBD						71,705	2.17%
Kentucky	39.0%	9/20/2004	30.0%	30.0%	5/12/2010	7.0%	91.6%	3/4/2014	19.8%	47.4%	11/10/2015	13.5%	Not Filing	70.5%	1/12/2017	4/14/2017	35.0%	155.3%	26.3%	5/9/2018	8/3/2018	10.0%			108,843	3.30%
Louisiana	39.0%	6/9/2004	39.0%	30.0%	Disapproved	0.0%	91.7%	Disapproved	0.0%	53.4%	Disapproved	0.0%	Not Filing	53.4%	2/16/2017	7/11/2017	25.0%	73.8%	TBD		2/8/2019				10,333	0.31%
Massachusetts	0.0%	Not Filed	0.0%	0.0%	Not Filed	Not Filed	Not Filing			Not Filing			Not Filing	Not Filing				0.0%	TBD						1,250	0.04%
Maine	39.0%	6/22/2004	39.0%	30.0%	10/19/2010	30.0%	5.7%	Disapproved	0.0%	Not Filing			Not Filing	Not Filing				80.7%	17.2%	Not Filing					15,538	0.47%
Michigan	39.0%	9/1/2004	39.0%	30.0%	3/19/2010	30.0%	50.0%	12/3/2013	50.0%	Not Filing			Not Filing	Not Filing			21.0%	11/11/2016	11/28/2016	21.0%	228.0%				3,721	0.11%
Missouri	39.0%	7/15/2004	39.0%	30.0%	9/22/2010	30.0%	Not Filing			50.0%	3/27/2015	25.0%	20.0%	6/29/2016	20.0%	21.0%	12/12/2016	1/18/2017	21.0%	228.0%	Not Filing				240,715	7.29%
Mississippi	39.0%	8/19/2004	25.0%	30.8%	5/6/2010	30.8%	25.0%	5/20/2014	25.0%	25.0%	10/28/2015	25.0%	Not Filing	25.0%	1/25/2017	4/17/2017	25.0%	219.3%	Not Filing						-	0.00%
North Carolina	39.0%	6/9/2004	39.0%	30.0%	7/22/2010	32.7%	50.0%	2/6/2014	33.0%	Not Filing			Not Filing	36.5%	12/6/2016	5/18/2017	11.4%	173.3%	22.5%						269,428	8.16%
North Dakota	39.0%	6/23/2004	20.0%	30.0%	7/21/2010	17.0%	90.3%	1/21/2014	15.0%	65.5%	3/20/2015	15.0%	43.9%	7/20/2016	15.0%	51.4%	8/29/2017	Disapproved	0.0%	113.5%	Not Filing				6,659	0.20%
Nebraska	39.0%	7/21/2004	39.0%	30.0%	12/14/2010	14.0%	72.2%	9/29/2014	15.0%	49.7%	11/13/2015	49.7%	Not Filing	21.0%				172.8%	TBD						72,928	2.21%
New Hampshire	39.0%	7/9/2004	39.0%	30.0%	8/26/2010	14.0%	72.2%	Disapproved	0.0%	Not Filing			Not Filing	14.1%	2/21/2018	6/18/2018	15.8%	83.5%	79.9%						16,219	0.49%
Nevada	39.0%	6/7/2004	39.0%	30.0%	11/30/2010	10.0%	77.8%	10/16/2014	35.0%	Not Filing			Not Filing	59.4%	3/2/2017	7/12/2017	59.4%	229.0%	Not Filing						3,841	0.12%
Ohio	39.0%	6/10/2004	25.0%	34.7%	6/1/2010	34.7%	68.2%	3/31/2015	15.0%	46.3%	3/14/2016	15.0%	Not Filing	15.0%	12/9/2016	3/20/2017	15.0%	156.1%	15.0%	5/7/2018	7/3/2018	15.0%			177,832	5.39%
Oklahoma	39.0%	8/25/2004	25.0%	30.0%	11/15/2010	10.0%	93.2%	3/17/2014	25.0%	54.6%	2/1/2016	10.0%	Not Filing	70.0%	12/27/2016	2/9/2017	10.0%	108.0%	54.6%	3/29/2018	4/30/2018	10.0%			17,256	0.52%
Pennsylvania	39.0%	8/10/2004	39.0%	30.0%	7/28/2010	14.9%	71.0%	2/28/2014	15.0%	48.7%	7/21/2015	15.0%	56.5%	12/13/2016	15.0%	38.0%	11/15/2017	3/6/2018	10.0%	167.2%	23.7%				205,497	6.22%
South Carolina	39.0%	7/12/2004	39.0%	30.0%	Withdrawn	Withdrawn	91.7%	2/4/2014	20.0%	59.8%	5/4/2015	20.0%	Not Filing	61.1%	11/10/2016	2/3/2017	20.0%	140.2%	34.2%		3/28/2018	6/19/2018	20.0%		22,803	0.69%
South Dakota	39.0%	6/7/2004	39.0%	30.0%	4/9/2010	30.0%	50.0%	3/5/2014	50.0%	Not Filing			Not Filing	21.0%	1/24/2017	2/8/2017	21.0%	228.0%	Not Filing						7,062	0.21%
Tennessee	39.0%	6/25/2004	39.0%	30.0%	6/24/2010	10.0%	77.8%	4/14/2014	77.8%	Not Filing			Not Filing	21.0%	11/16/2016	9/11/2017	12.0%	204.5%	8.0%	5/29/2018	8/9/2018	8.0%			15,420	0.47%
Texas	39.0%	9/15/2004	30.0%	30.0%	7/16/2010	13.0%	83.8%	4/28/2014	16.0%	91.7%	12/14/2016	38.0%	Not Filing	38.9%				135.2%	TBD						174,470	5.28%
Utah	39.0%	10/28/2004	39.0%	30.0%	Disapproved	0.0%	91.7%	11/5/2014	30.0%	47.5%	Disapproved	0.0%	Not Filing	78.4%	2/27/2017	5/1/2017	35.0%	143.9%	Not Filing						11,330	0.34%
Virginia	39.0%	5/6/2005	39.0%	30.0%	7/24/2011	27.9%	16.8%	1/20/2016	10.3%	Not Filing			Not Filing	67.7%				96.1%	TBD						63,208	1.91%
Vermont	39.0%	7/19/2005	25.0%	30.0%	Disapproved	0.0%	100.0%	Disapproved	0.0%	Not Filing			Not Filing	148.9%	12/12/2016			25.0%	TBD						3,160	0.10%
Washington	39.0%	7/7/2004	39.0%	30.0%	3/22/2010	30.0%	14.3%	8/14/2014	14.3%	Not Filing			Not Filing	39.4%	12/30/2016	4/12/2018	11.7%	130.7%	TBD						122,539	3.71%
Wisconsin	39.0%	5/21/2004	39.0%	30.0%	6/25/2010	30.0%	50.0%	2/27/2014	50.0%	Not Filing			Not Filing	21.0%	12/8/2016	6/29/2017	21.0%	228.0%	Not Filing						18,122	0.55%
Wyoming	39.0%	5/6/2004	39.0%	30.0%	6/4/2010	30.0%	50.0%	2/7/2014	50.0%	Not Filing			Not Filing	21.0%	2/28/2017	3/1/2017	21.0%	228.0%	Not Filing						-	0.00%
Total																				3,301,485	100.00%					

[1] Alaska does not require Long Term Care rates to be filed before use.

[1] Alaska does not require Long Term Care rates to be filed before use.

[2] The company is generally filing in jurisdictions where the requested third round rate increase was not achieved.

In some instances filings are not being pursued due to regulatory restrictions or because the third round rate increase was phased-in over multiple years.

[3] The company is generally filing in jurisdictions where the requested third round and third round follow-up rate increases were not achieved.

In some instances filings are not being pursued due to regulatory restrictions or because the third round rate increase was phased-in over multiple years.

[4] The company is generally filing in jurisdictions where the requested fourth round rate increase was not achieved.

In some instances filings are not being pursued due to regulatory restrictions or because the fourth round rate increase was phased-in over multiple years.

[5] Annualized premiums reflect all prior rate increases approved prior to April 17, 2018.

BRIGHTHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Supplement to the Actuarial Memorandum for the LTC3+ Nursing Facility Only Product

February 2019

Product

Nursing Facility Only

Annual 5% Benefit Inflation Rider

Cost of Living (CPI) Benefit Inflation Rider

Form Number

H-LTC3JFO26, et al.

H-5AIFO

H-COLRFO4

1. Purpose of Filing

This supplement has been prepared for the purpose of demonstrating the compliance of the requested rate increase with Reg. 89.83 of the Insurance Regulations for the state of Pennsylvania. It may not be appropriate for other purposes.

2. Demonstration of Compliance with Reg. 89.83

89.83 (a): This subsection requires no action.

89.83 (b): This subsection is not applicable since this filing is not for rates for new policy forms.

89.83 (c): *Revision of Current Rates*

(1): This rate increase filing complies with the minimum loss ratio requirement of 60%, as specified in Reg. 89a.117.

(2): Section 2 of the attached actuarial memorandum provides a description of benefits. Copies of the policy forms may be available upon request.

(2)(i): The increase is needed due to morbidity and persistency levels which produce lifetime loss ratios in excess of original pricing and the minimum requirement. A rate increase is considered an effective way to reduce projected losses.

On November 15, 2017, the company requested a rate increase of 36.0%. A 10.0% increase was approved on March 6, 2018 and implemented on each contract's next billing anniversary beginning June 2, 2018. Emerging experience continues to show the need for the full amount requested in the prior filing so the company is requesting a premium rate increase of 23.7% at this time. This level is comprised of the remainder of the 2017 request.

Existing rates and revised rates reflecting the 23.7% proposed increase are enclosed with this filing. Please note that the actual rates implemented may vary from those shown slightly due to implementation rounding algorithms.

Attachment 1 to this supplement displays nationwide experience showing earned premium and incurred claims, both with and without the requested rate increase. Attachment 2 to this supplement displays nationwide experience showing written premium and paid claims, both with and without the requested rate increase. The experience and projections in Attachments 1 and 2 have been restated to reflect the rate level approved in Pennsylvania on a nationwide basis.

Attachments 3 and 4 display Pennsylvania-specific experience similar to Attachments 1 and 2, respectively. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as required.

The company is aware that the transition of paid claims from the historical to projection period may not be smooth. This is due to an aggregate set of claim runoff factors being used for all loss age cohorts. Loss age specific claim runoff factors were not developed or adjustments manually applied to smooth the transition as we believe that the Department focuses on incurred claims projections when reviewing rate increase filings.

BRIGHTHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Supplement to the Actuarial Memorandum for the LTC3+ Nursing Facility Only Product

February 2019

(2)(ii)(A): There have been six prior increases approved and implemented on these policy forms and associated riders.

1. A 39.0% increase was approved on August 10, 2004 and implemented on each contract's next billing anniversary beginning November 20, 2004.
2. A 14.92% increase, phased in over a two year period, was approved on July 28, 2010 and implemented on each contract's next billing anniversary beginning December 2, 2010.
3. A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014.
4. A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015.
5. A 15.0% increase was approved on December 13, 2016 and implemented on each contract's next billing anniversary beginning March 4, 2017.
6. A 10.0% increase was approved on March 6, 2018 and implemented on each contract's next billing anniversary beginning June 2, 2018.

(2)(ii)(B): The following Table 1 shows commission scales by duration:

Table 1: Commission Scales by Duration

Duration	Commission Percentage
1	28% - 92%
2-10	6% - 16%
11+	0% - 15%

(2)(ii)(C)(I): Premiums earned and written since inception for nationwide experience can be found in Attachments 1 and 2 to this supplement, respectively. Premiums earned and written since inception for Pennsylvania-specific experience can be found in Attachments 3 and 4 to this supplement, respectively. Details of reserve balances and calculation basis for both nationwide and Pennsylvania-specific experience can be found in Attachment 5 to this supplement. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as required.

(2)(ii)(C)(II): Claims incurred and paid since inception for nationwide experience can be found in Attachments 1 and 2 to this supplement, respectively. Claims incurred and paid since inception for Pennsylvania-specific experience can be found in Attachments 3 and 4 to this supplement, respectively. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as required.

Attachments 6 and 7 to this supplement provide a durational loss ratio analysis for nationwide and Pennsylvania-specific experience, respectively. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as required.

(2)(ii)(D): We believe that we have provided information sufficient to support the rate increase requested in this filing.

(2)(iii): We believe that data used in this rate increase filing is in agreement with that used in the annual statement filed with the Department.

89.83 (d): We believe this rate increase filing complies with this subsection.

Attachment 1
Brighthouse Life Insurance Company
Nationwide Earned Premium and Incurred Claim Experience Projections with No Increase
LTC3+ Nursing Facility Only Policy Form

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1994	143,169	0	0.0%	413	397,040	0	0.0%	4.4%	2.7732
	1995	1,431,296	83,048	5.8%	2,064	3,798,369	220,391	5.8%	4.4%	2.6538
	1996	3,736,690	21,663	0.6%	4,227	9,489,395	55,014	0.6%	4.4%	2.5395
	1997	5,434,595	465,845	8.6%	4,454	13,206,942	1,132,078	8.6%	4.4%	2.4302
	1998	5,658,731	926,694	16.4%	4,558	13,159,453	2,155,040	16.4%	4.4%	2.3255
	1999	5,672,526	1,498,033	26.4%	4,387	12,623,477	3,333,681	26.4%	4.4%	2.2254
	2000	5,503,377	2,018,252	36.7%	4,255	11,719,672	4,297,952	36.7%	4.4%	2.1295
	2001	5,397,409	2,502,912	46.4%	4,120	10,999,052	5,100,533	46.4%	4.4%	2.0378
	2002	5,284,303	4,093,773	77.5%	3,984	10,304,843	7,983,208	77.5%	4.4%	1.9501
	2003	5,121,401	5,437,166	106.2%	3,839	9,557,100	10,146,353	106.2%	4.4%	1.8661
	2004	4,941,385	5,404,777	109.4%	3,654	8,824,087	9,651,589	109.4%	4.4%	1.7858
	2005	5,708,249	6,370,673	111.6%	3,443	9,754,559	10,886,546	111.6%	4.4%	1.7089
	2006	6,148,043	7,475,520	121.6%	3,293	10,053,687	12,224,466	121.6%	4.4%	1.6353
	2007	5,938,156	7,012,063	118.1%	3,135	9,292,312	10,972,813	118.1%	4.4%	1.5648
	2008	5,636,220	8,581,514	152.3%	2,938	8,440,027	12,850,494	152.3%	4.3%	1.4975
	2009	5,322,034	8,234,560	154.7%	2,760	7,626,359	11,799,945	154.7%	4.3%	1.4330
	2010	4,989,339	6,737,320	135.0%	2,552	6,841,737	9,238,693	135.0%	4.3%	1.3713
	2011	4,728,450	9,181,396	194.2%	2,342	6,204,772	12,048,022	194.2%	4.3%	1.3122
	2012	4,667,120	10,124,748	216.9%	2,148	5,860,568	12,713,789	216.9%	4.2%	1.2557
	2013	4,401,195	8,061,712	183.2%	1,949	5,288,653	9,687,277	183.2%	4.2%	1.2016
	2014	4,016,416	9,797,727	243.9%	1,738	4,618,456	11,266,356	243.9%	4.1%	1.1499
	2015	3,962,389	10,644,491	268.6%	1,545	4,370,594	11,741,085	268.6%	4.0%	1.1030
	2016	3,836,061	11,206,228	292.1%	1,354	4,068,511	11,885,282	292.1%	4.0%	1.0606
	2017	3,623,306	11,117,435	306.8%	1,211	3,695,061	11,337,603	306.8%	4.0%	1.0198
Projected Future Experience	2018	3,562,137	9,347,017	262.4%	1,084	3,492,963	9,165,505	262.4%	4.0%	0.9806
	2019	3,352,431	9,061,863	270.3%	963	3,160,893	8,544,123	270.3%	4.0%	0.9429
	2020	2,932,603	8,671,944	295.7%	849	2,658,704	7,862,002	295.7%	4.0%	0.9066
	2021	2,523,300	8,202,882	325.1%	744	2,199,643	7,150,720	325.1%	4.0%	0.8717
	2022	2,153,827	7,686,408	356.9%	646	1,805,348	6,442,781	356.9%	4.0%	0.8382
	2023	1,823,778	7,142,295	391.6%	558	1,469,903	5,756,446	391.6%	4.0%	0.8060
	2024	1,531,930	6,567,924	428.7%	477	1,187,195	5,089,925	428.7%	4.0%	0.7750
	2025	1,276,365	5,981,289	468.6%	405	951,097	4,457,022	468.6%	4.0%	0.7452
	2026	1,054,718	5,390,361	511.1%	341	755,706	3,862,198	511.1%	4.0%	0.7165
	2027	864,373	4,810,169	556.5%	285	595,504	3,313,932	556.5%	4.0%	0.6889
	2028	702,544	4,266,110	607.2%	236	465,397	2,826,064	607.2%	4.0%	0.6624
	2029	566,334	3,755,947	663.2%	194	360,736	2,392,412	663.2%	4.0%	0.6370
	2030	452,782	3,277,408	723.8%	158	277,314	2,007,307	723.8%	4.0%	0.6125
	2031	359,044	2,831,720	788.7%	127	211,445	1,667,632	788.7%	4.0%	0.5889
	2032	282,441	2,431,581	860.9%	102	159,935	1,376,909	860.9%	4.0%	0.5663
	2033	220,456	2,076,503	941.9%	81	120,034	1,130,618	941.9%	4.0%	0.5445
	2034	170,791	1,762,246	1031.8%	64	89,416	922,606	1031.8%	4.0%	0.5235
	2035	131,380	1,486,463	1131.4%	50	66,137	748,291	1131.4%	4.0%	0.5034
	2036	100,371	1,243,898	1239.3%	39	48,584	602,099	1239.3%	4.0%	0.4840
	2037	76,178	1,034,942	1358.6%	30	35,455	481,688	1358.6%	4.0%	0.4654
	2038	57,477	856,308	1489.8%	23	25,722	383,218	1489.8%	4.0%	0.4475
	2039	43,126	705,309	1635.5%	17	18,557	303,503	1635.5%	4.0%	0.4303
	2040	32,183	573,954	1783.4%	13	13,316	237,480	1783.4%	4.0%	0.4138
	2041	23,893	461,182	1930.2%	10	9,506	183,480	1930.2%	4.0%	0.3978
	2042	17,654	367,607	2082.3%	7	6,753	140,627	2082.3%	4.0%	0.3825
	2043	12,982	291,338	2244.2%	5	4,775	107,163	2244.2%	4.0%	0.3678
	2044	9,492	227,398	2395.6%	4	3,357	80,427	2395.6%	4.0%	0.3537
	2045	6,897	175,658	2546.7%	3	2,346	59,738	2546.7%	4.0%	0.3401
	2046	4,976	134,597	2704.8%	2	1,627	44,013	2704.8%	4.0%	0.3270
	2047	3,562	101,079	2838.0%	1	1,120	31,782	2838.0%	4.0%	0.3144
	2048	2,524	75,441	2989.0%	1	763	22,808	2989.0%	4.0%	0.3023
	2049	1,770	56,355	3184.4%	1	514	16,383	3184.4%	4.0%	0.2907
	2050	1,226	40,826	3331.0%	0	343	11,412	3331.0%	4.0%	0.2795
	2051	836	28,917	3460.1%	0	225	7,772	3460.1%	4.0%	0.2688
	2052	562	20,187	3589.7%	0	145	5,217	3589.7%	4.0%	0.2584
	2053	371	13,829	3730.7%	0	92	3,436	3730.7%	4.0%	0.2485
	2054	239	9,241	3859.8%	0	57	2,208	3859.8%	4.0%	0.2389
	2055	151	6,034	3997.1%	0	35	1,386	3997.1%	4.0%	0.2297
	2056	93	3,849	4120.7%	0	21	850	4120.7%	4.0%	0.2209
	2057	56	2,392	4239.8%	0	12	508	4239.8%	4.0%	0.2124
Past Future Lifetime	Past	111,301,857	136,997,551	123.1%	70,363	190,194,724	192,728,211	101.3%		
	Future	24,357,852	101,180,473	415.4%	7,521	20,200,695	77,443,693	383.4%		
	Lifetime	135,659,709	238,178,024	175.6%	77,884	210,395,420	270,171,905	128.4%		

Attachment 1
Brighthouse Life Insurance Company
Nationwide Earned Premium and Incurred Claim Experience Projections with 23.7% Increase
LTC3+ Nursing Facility Only Policy Form

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1994	143,169	0	0.0%	413	397,040	0	0.0%	4.4%	2.7732
	1995	1,431,296	83,048	5.8%	2,064	3,798,369	220,391	5.8%	4.4%	2.6538
	1996	3,736,690	21,663	0.6%	4,227	9,489,395	55,014	0.6%	4.4%	2.5395
	1997	5,434,595	465,845	8.6%	4,454	13,206,942	1,132,078	8.6%	4.4%	2.4302
	1998	5,658,731	926,694	16.4%	4,558	13,159,453	2,155,040	16.4%	4.4%	2.3255
	1999	5,672,526	1,498,033	26.4%	4,387	12,623,477	3,333,681	26.4%	4.4%	2.2254
	2000	5,503,377	2,018,252	36.7%	4,255	11,719,672	4,297,952	36.7%	4.4%	2.1295
	2001	5,397,409	2,502,912	46.4%	4,120	10,999,052	5,100,533	46.4%	4.4%	2.0378
	2002	5,284,303	4,093,773	77.5%	3,984	10,304,843	7,983,208	77.5%	4.4%	1.9501
	2003	5,121,401	5,437,166	106.2%	3,839	9,557,100	10,146,353	106.2%	4.4%	1.8661
	2004	4,941,385	5,404,777	109.4%	3,654	8,824,087	9,651,589	109.4%	4.4%	1.7858
	2005	5,708,249	6,370,673	111.6%	3,443	9,754,559	10,886,546	111.6%	4.4%	1.7089
	2006	6,148,043	7,475,520	121.6%	3,293	10,053,687	12,224,466	121.6%	4.4%	1.6353
	2007	5,938,156	7,012,063	118.1%	3,135	9,292,312	10,972,813	118.1%	4.4%	1.5648
	2008	5,636,220	8,581,514	152.3%	2,938	8,440,027	12,850,494	152.3%	4.3%	1.4975
	2009	5,322,034	8,234,560	154.7%	2,760	7,626,359	11,799,945	154.7%	4.3%	1.4330
	2010	4,989,339	6,737,320	135.0%	2,552	6,841,737	9,238,693	135.0%	4.3%	1.3713
	2011	4,728,450	9,181,396	194.2%	2,342	6,204,772	12,048,022	194.2%	4.3%	1.3122
	2012	4,667,120	10,124,748	216.9%	2,148	5,860,568	12,713,789	216.9%	4.2%	1.2557
	2013	4,401,195	8,061,712	183.2%	1,949	5,288,653	9,687,277	183.2%	4.2%	1.2016
	2014	4,016,416	9,797,727	243.9%	1,738	4,618,456	11,266,356	243.9%	4.1%	1.1499
	2015	3,962,389	10,644,491	268.6%	1,545	4,370,594	11,741,085	268.6%	4.0%	1.1030
	2016	3,836,061	11,206,228	292.1%	1,354	4,068,511	11,885,282	292.1%	4.0%	1.0606
	2017	3,623,306	11,117,435	306.8%	1,211	3,695,061	11,337,603	306.8%	4.0%	1.0198
Projected Future Experience	2018	3,562,137	9,347,017	262.4%	1,084	3,492,963	9,165,505	262.4%	4.0%	0.9806
	2019	3,452,778	9,041,108	261.9%	957	3,255,508	8,524,554	261.9%	4.0%	0.9429
	2020	3,453,043	8,564,094	248.0%	841	3,130,535	7,764,224	248.0%	4.0%	0.9066
	2021	3,016,873	8,085,972	268.0%	736	2,629,907	7,048,806	268.0%	4.0%	0.8717
	2022	2,575,129	7,571,344	294.0%	640	2,158,485	6,346,335	294.0%	4.0%	0.8382
	2023	2,180,520	7,030,472	322.4%	552	1,757,425	5,666,320	322.4%	4.0%	0.8060
	2024	1,831,585	6,460,848	352.7%	472	1,419,418	5,006,945	352.7%	4.0%	0.7750
	2025	1,526,030	5,880,101	385.3%	401	1,137,138	4,381,620	385.3%	4.0%	0.7452
	2026	1,261,027	5,296,094	420.0%	338	903,527	3,794,655	420.0%	4.0%	0.7165
	2027	1,033,449	4,723,466	457.1%	282	711,988	3,254,199	457.1%	4.0%	0.6889
	2028	839,966	4,187,035	498.5%	233	556,432	2,773,681	498.5%	4.0%	0.6624
	2029	677,113	3,684,507	544.1%	192	431,298	2,346,908	544.1%	4.0%	0.6370
	2030	541,349	3,213,575	593.6%	156	331,559	1,968,211	593.6%	4.0%	0.6125
	2031	429,275	2,775,354	646.5%	126	252,805	1,634,438	646.5%	4.0%	0.5889
	2032	337,688	2,382,188	705.4%	101	191,219	1,348,940	705.4%	4.0%	0.5663
	2033	263,578	2,033,519	771.5%	80	143,514	1,107,214	771.5%	4.0%	0.5445
	2034	204,198	1,725,117	844.8%	63	106,906	903,168	844.8%	4.0%	0.5235
	2035	157,079	1,454,642	926.1%	50	79,074	732,272	926.1%	4.0%	0.5034
	2036	120,004	1,216,878	1014.0%	39	58,087	589,020	1014.0%	4.0%	0.4840
	2037	91,079	1,012,159	1111.3%	30	42,390	471,084	1111.3%	4.0%	0.4654
	2038	68,720	837,229	1218.3%	23	30,754	374,680	1218.3%	4.0%	0.4475
	2039	51,561	689,430	1337.1%	17	22,187	296,670	1337.1%	4.0%	0.4303
	2040	38,478	560,915	1457.8%	13	15,921	232,085	1457.8%	4.0%	0.4138
	2041	28,567	450,621	1577.4%	10	11,365	179,278	1577.4%	4.0%	0.3978
	2042	21,107	359,130	1701.5%	7	8,074	137,384	1701.5%	4.0%	0.3825
	2043	15,521	284,578	1833.5%	5	5,709	104,677	1833.5%	4.0%	0.3678
	2044	11,349	222,096	1957.0%	4	4,014	78,552	1957.0%	4.0%	0.3537
	2045	8,247	171,545	2080.2%	3	2,805	58,339	2080.2%	4.0%	0.3401
	2046	5,950	131,433	2209.1%	2	1,946	42,979	2209.1%	4.0%	0.3270
	2047	4,258	98,695	2317.7%	1	1,339	31,032	2317.7%	4.0%	0.3144
	2048	3,018	73,656	2440.8%	1	912	22,268	2440.8%	4.0%	0.3023
	2049	2,116	55,017	2600.1%	1	615	15,994	2600.1%	4.0%	0.2907
	2050	1,465	39,854	2719.7%	0	410	11,140	2719.7%	4.0%	0.2795
	2051	999	28,227	2824.9%	0	269	7,587	2824.9%	4.0%	0.2688
	2052	672	19,704	2930.6%	0	174	5,092	2930.6%	4.0%	0.2584
	2053	443	13,497	3045.4%	0	110	3,354	3045.4%	4.0%	0.2485
	2054	286	9,019	3150.7%	0	68	2,155	3150.7%	4.0%	0.2389
	2055	180	5,889	3262.6%	0	41	1,353	3262.6%	4.0%	0.2297
	2056	112	3,756	3363.3%	0	25	830	3363.3%	4.0%	0.2209
	2057	67	2,334	3460.3%	0	14	496	3460.3%	4.0%	0.2124
Past Future Lifetime	Past	111,301,857	136,997,551	123.1%	70,363	190,194,724	192,728,211	101.3%		
	Future	27,817,018	99,742,115	358.6%	7,460	22,896,928	76,434,043	333.8%		
	Lifetime	139,118,876	236,739,666	170.2%	77,823	213,091,653	269,162,254	126.3%		

Attachment 2
Brighthouse Life Insurance Company
Nationwide Written Premium and Paid Claim Experience Projections with No Increase
LTC3+ Nursing Facility Only Policy Form

	Calendar Year	Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio		
Historical Experience	1994	356,408	0	0.0%	0.0%	988,396	0	0.0%	0.0%	4.4%	2.7732
	1995	1,966,698	2,346	0.1%	0.1%	5,219,217	6,227	0.1%	0.1%	4.4%	2.6538
	1996	4,487,409	52,218	1.2%	0.8%	11,395,859	132,608	1.2%	0.8%	4.4%	2.5395
	1997	5,491,198	150,923	2.7%	1.7%	13,344,498	366,766	2.7%	1.6%	4.4%	2.4302
	1998	5,698,230	284,738	5.0%	2.7%	13,251,308	662,161	5.0%	2.6%	4.4%	2.3255
	1999	5,589,073	554,945	9.9%	4.4%	12,437,763	1,234,958	9.9%	4.2%	4.4%	2.2254
	2000	5,459,719	897,304	16.4%	6.7%	11,626,700	1,910,847	16.4%	6.3%	4.4%	2.1295
	2001	5,349,817	1,769,130	33.1%	10.8%	10,902,066	3,605,202	33.1%	10.0%	4.4%	2.0378
	2002	5,224,374	2,110,897	40.4%	14.7%	10,187,976	4,116,429	40.4%	13.5%	4.4%	1.9501
	2003	5,063,765	2,844,935	56.2%	19.4%	9,449,545	5,308,963	56.2%	17.6%	4.4%	1.8661
	2004	4,982,962	3,000,636	60.2%	23.5%	8,898,334	5,358,390	60.2%	21.1%	4.4%	1.7858
	2005	5,934,912	3,156,842	53.2%	26.7%	10,141,893	5,394,580	53.2%	23.8%	4.4%	1.7089
	2006	6,079,321	3,185,438	52.4%	29.2%	9,941,308	5,209,039	52.4%	26.1%	4.4%	1.6353
	2007	5,869,795	2,075,948	35.4%	29.7%	9,185,338	3,248,543	35.4%	26.7%	4.4%	1.5648
	2008	5,551,677	9,139,871	164.6%	40.0%	8,313,427	13,686,612	164.6%	34.6%	4.3%	1.4975
	2009	5,250,714	12,866,746	245.0%	53.7%	7,524,160	18,437,768	245.0%	44.9%	4.3%	1.4330
	2010	4,901,110	11,353,248	231.6%	64.2%	6,720,750	15,568,381	231.6%	52.8%	4.3%	1.3713
	2011	4,720,899	8,451,916	179.0%	70.4%	6,194,863	11,090,783	179.0%	57.5%	4.3%	1.3122
	2012	4,644,908	8,843,118	190.4%	76.4%	5,832,676	11,104,427	190.4%	62.0%	4.2%	1.2557
	2013	4,327,761	9,531,780	220.2%	82.8%	5,200,412	11,453,770	220.2%	66.7%	4.2%	1.2016
	2014	4,029,854	9,698,956	240.7%	89.1%	4,633,909	11,152,780	240.7%	71.1%	4.1%	1.1499
Projected Future Experience	2015	3,982,995	10,758,768	270.1%	96.0%	4,393,323	11,867,136	270.1%	75.8%	4.0%	1.1030
	2016	3,799,553	11,420,793	300.6%	103.1%	4,029,791	12,112,848	300.6%	80.6%	4.0%	1.0606
	2017	3,697,522	10,901,518	294.8%	109.4%	3,770,747	11,117,410	294.8%	84.8%	4.0%	1.0198
	2018	3,506,666	11,562,797	329.7%	116.1%	3,438,569	11,338,255	329.7%	89.1%	4.0%	0.9806
	2019	3,227,204	12,372,137	383.4%	123.3%	3,042,821	11,665,268	383.4%	93.5%	4.0%	0.9429
	2020	2,800,737	12,006,808	428.7%	130.3%	2,539,154	10,885,396	428.7%	97.7%	4.0%	0.9066
	2021	2,403,477	9,956,785	414.3%	135.8%	2,095,190	8,679,654	414.3%	101.0%	4.0%	0.8717
	2022	2,046,019	9,271,603	453.2%	140.9%	1,714,982	7,771,499	453.2%	103.9%	4.0%	0.8382
	2023	1,727,748	8,515,645	492.9%	145.7%	1,392,506	6,863,319	492.9%	106.5%	4.0%	0.8060
	2024	1,447,122	7,948,591	549.3%	150.2%	1,121,472	6,159,897	549.3%	108.9%	4.0%	0.7750
	2025	1,202,096	7,360,156	612.3%	154.4%	895,754	5,484,499	612.3%	111.0%	4.0%	0.7452
	2026	990,326	6,757,088	682.3%	158.4%	709,569	4,841,458	682.3%	113.0%	4.0%	0.7165
	2027	809,129	6,149,223	760.0%	162.1%	557,444	4,236,464	760.0%	114.7%	4.0%	0.6889
	2028	655,645	5,549,763	846.5%	165.4%	434,329	3,676,413	846.5%	116.2%	4.0%	0.6624
	2029	526,971	4,971,171	943.3%	168.5%	335,663	3,166,470	943.3%	117.5%	4.0%	0.6370
	2030	420,099	4,419,587	1052.0%	171.3%	257,297	2,706,855	1052.0%	118.6%	4.0%	0.6125
	2031	332,222	3,900,479	1174.1%	173.8%	195,649	2,297,036	1174.1%	119.6%	4.0%	0.5889
	2032	260,676	3,417,307	1310.9%	176.0%	147,611	1,935,088	1310.9%	120.4%	4.0%	0.5663
	2033	202,978	2,973,535	1465.0%	177.9%	110,518	1,619,035	1465.0%	121.1%	4.0%	0.5445
	2034	156,906	2,571,566	1638.9%	179.6%	82,147	1,346,318	1638.9%	121.7%	4.0%	0.5235
	2035	120,462	2,211,635	1836.0%	181.1%	60,641	1,113,346	1836.0%	122.2%	4.0%	0.5034
	2036	91,880	1,891,063	2058.2%	182.3%	44,474	915,354	2058.2%	122.6%	4.0%	0.4840
	2037	69,646	1,607,036	2307.4%	183.4%	32,415	747,955	2307.4%	122.9%	4.0%	0.4654
	2038	52,494	1,357,995	2587.0%	184.4%	23,492	607,736	2587.0%	123.2%	4.0%	0.4475
	2039	39,358	1,141,384	2900.0%	185.1%	16,936	491,151	2900.0%	123.4%	4.0%	0.4303
	2040	29,362	953,776	3248.4%	185.8%	12,149	394,636	3248.4%	123.6%	4.0%	0.4138
	2041	21,801	791,235	3629.4%	186.4%	8,673	314,791	3629.4%	123.7%	4.0%	0.3978
	2042	16,116	650,967	4039.2%	186.8%	6,165	249,025	4039.2%	123.9%	4.0%	0.3825
	2043	11,860	531,501	4481.4%	187.2%	4,363	195,503	4481.4%	124.0%	4.0%	0.3678
	2044	8,679	430,560	4960.7%	187.5%	3,070	152,282	4960.7%	124.0%	4.0%	0.3537
	2045	6,317	345,793	5474.2%	187.7%	2,148	117,598	5474.2%	124.1%	4.0%	0.3401
	2046	4,565	276,002	6046.3%	187.9%	1,493	90,253	6046.3%	124.1%	4.0%	0.3270
	2047	3,271	218,544	6682.1%	188.1%	1,028	68,716	6682.1%	124.1%	4.0%	0.3144
	2048	2,322	171,591	7388.4%	188.2%	702	51,877	7388.4%	124.2%	4.0%	0.3023
	2049	1,631	133,799	8205.5%	188.3%	474	38,896	8205.5%	124.2%	4.0%	0.2907
	2050	1,131	103,664	9165.5%	188.4%	316	28,976	9165.5%	124.2%	4.0%	0.2795
	2051	771	79,708	10335.2%	188.5%	207	21,423	10335.2%	124.2%	4.0%	0.2688
	2052	519	60,763	11718.9%	188.5%	134	15,703	11718.9%	124.2%	4.0%	0.2584
	2053	342	45,964	13446.2%	188.5%	85	11,422	13446.2%	124.2%	4.0%	0.2485
	2054	220	34,508	15669.9%	188.6%	53	8,245	15669.9%	124.2%	4.0%	0.2389
	2055	139	25,715	18534.8%	188.6%	32	5,908	18534.8%	124.2%	4.0%	0.2297
	2056	86	19,032	22152.7%	188.6%	19	4,204	22152.7%	124.2%	4.0%	0.2209
	2057	52	14,003	27065.4%	188.6%	11	2,974	27065.4%	124.2%	4.0%	0.2124
	Past	112,460,672	123,053,011	109.4%		193,584,259	164,146,629	84.8%			
	Future	23,199,043	132,800,480	572.4%		19,289,754	100,320,899	520.1%			
	Lifetime	135,659,715	255,853,491	188.6%		212,874,014	264,467,528	124.2%			

Attachment 2
Brighthouse Life Insurance Company
Nationwide Written Premium and Paid Claim Experience Projections with 23.7% Increase
LTC3+ Nursing Facility Only Policy Form

	Calendar Year	Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio		
Historical Experience	1994	356,408	0	0.0%	0.0%	988,396	0	0.0%	0.0%	4.4%	2.7732
	1995	1,966,698	2,346	0.1%	0.1%	5,219,217	6,227	0.1%	0.1%	4.4%	2.6538
	1996	4,487,409	52,218	1.2%	0.8%	11,395,859	132,608	1.2%	0.8%	4.4%	2.5395
	1997	5,491,198	150,923	2.7%	1.7%	13,344,498	366,766	2.7%	1.6%	4.4%	2.4302
	1998	5,698,230	284,738	5.0%	2.7%	13,251,308	662,161	5.0%	2.6%	4.4%	2.3255
	1999	5,589,073	554,945	9.9%	4.4%	12,437,763	1,234,958	9.9%	4.2%	4.4%	2.2254
	2000	5,459,719	897,304	16.4%	6.7%	11,626,700	1,910,847	16.4%	6.3%	4.4%	2.1295
	2001	5,349,817	1,769,130	33.1%	10.8%	10,902,066	3,605,202	33.1%	10.0%	4.4%	2.0378
	2002	5,224,374	2,110,897	40.4%	14.7%	10,187,976	4,116,429	40.4%	13.5%	4.4%	1.9501
	2003	5,063,765	2,844,935	56.2%	19.4%	9,449,545	5,308,963	56.2%	17.6%	4.4%	1.8661
	2004	4,982,962	3,000,636	60.2%	23.5%	8,898,334	5,358,390	60.2%	21.1%	4.4%	1.7858
	2005	5,934,912	3,156,842	53.2%	26.7%	10,141,893	5,394,580	53.2%	23.8%	4.4%	1.7089
	2006	6,079,321	3,185,438	52.4%	29.2%	9,941,308	5,209,039	52.4%	26.1%	4.4%	1.6353
	2007	5,869,795	2,075,948	35.4%	29.7%	9,185,338	3,248,543	35.4%	26.7%	4.4%	1.5648
	2008	5,551,677	9,139,871	164.6%	40.0%	8,313,427	13,686,612	164.6%	34.6%	4.3%	1.4975
	2009	5,250,714	12,866,746	245.0%	53.7%	7,524,160	18,437,768	245.0%	44.9%	4.3%	1.4330
	2010	4,901,110	11,353,248	231.6%	64.2%	6,720,750	15,568,381	231.6%	52.8%	4.3%	1.3713
	2011	4,720,899	8,451,916	179.0%	70.4%	6,194,863	11,090,783	179.0%	57.5%	4.3%	1.3122
	2012	4,644,908	8,843,118	190.4%	76.4%	5,832,676	11,104,427	190.4%	62.0%	4.2%	1.2557
	2013	4,327,761	9,531,780	220.2%	82.8%	5,200,412	11,453,770	220.2%	66.7%	4.2%	1.2016
	2014	4,029,854	9,698,956	240.7%	89.1%	4,633,909	11,152,780	240.7%	71.1%	4.1%	1.1499
Projected Future Experience	2015	3,982,995	10,758,768	270.1%	96.0%	4,393,323	11,867,136	270.1%	75.8%	4.0%	1.1030
	2016	3,799,553	11,420,793	300.6%	103.1%	4,029,791	12,112,848	300.6%	80.6%	4.0%	1.0606
	2017	3,697,522	10,901,518	294.8%	109.4%	3,770,747	11,117,410	294.8%	84.8%	4.0%	1.0198
	2018	3,507,322	11,562,797	329.7%	116.1%	3,439,212	11,338,255	329.7%	89.1%	4.0%	0.9806
	2019	3,481,305	12,367,657	355.3%	123.1%	3,282,405	11,661,044	355.3%	93.4%	4.0%	0.9429
	2020	3,330,676	11,974,809	359.5%	129.5%	3,019,598	10,856,385	359.5%	97.4%	4.0%	0.9066
	2021	2,874,002	9,888,652	344.1%	134.4%	2,505,362	8,620,261	344.1%	100.4%	4.0%	0.8717
	2022	2,446,537	9,175,911	375.1%	139.0%	2,050,698	7,691,290	375.1%	103.1%	4.0%	0.8382
	2023	2,065,941	8,406,387	406.9%	143.2%	1,665,078	6,775,260	406.9%	105.5%	4.0%	0.8060
	2024	1,730,368	7,835,563	452.8%	147.3%	1,340,979	6,072,304	452.8%	107.7%	4.0%	0.7750
	2025	1,437,370	7,248,180	504.3%	151.1%	1,071,072	5,401,059	504.3%	109.7%	4.0%	0.7452
	2026	1,184,143	6,649,390	561.5%	154.7%	848,439	4,764,293	561.5%	111.5%	4.0%	0.7165
	2027	967,477	6,047,329	625.1%	158.1%	666,536	4,166,265	625.1%	113.1%	4.0%	0.6889
	2028	783,951	5,454,601	695.8%	161.2%	519,324	3,613,374	695.8%	114.5%	4.0%	0.6624
	2029	630,091	4,883,274	775.0%	164.0%	401,347	3,110,482	775.0%	115.8%	4.0%	0.6370
	2030	502,303	4,339,243	863.9%	166.6%	307,645	2,657,647	863.9%	116.8%	4.0%	0.6125
	2031	397,227	3,827,775	963.6%	168.9%	233,932	2,254,220	963.6%	117.8%	4.0%	0.5889
	2032	311,681	3,352,141	1075.5%	170.9%	176,493	1,898,187	1075.5%	118.6%	4.0%	0.5663
	2033	242,693	2,915,629	1201.4%	172.7%	132,142	1,587,506	1201.4%	119.2%	4.0%	0.5445
	2034	187,605	2,520,505	1343.5%	174.3%	98,219	1,319,586	1343.5%	119.8%	4.0%	0.5235
	2035	144,030	2,166,924	1504.5%	175.7%	72,505	1,090,838	1504.5%	120.2%	4.0%	0.5034
	2036	109,856	1,852,195	1686.0%	176.9%	53,175	896,541	1686.0%	120.6%	4.0%	0.4840
	2037	83,271	1,573,504	1889.6%	177.9%	38,757	732,348	1889.6%	120.9%	4.0%	0.4654
	2038	62,763	1,329,268	2117.9%	178.8%	28,088	594,880	2117.9%	121.2%	4.0%	0.4475
	2039	47,057	1,116,936	2373.6%	179.5%	20,249	480,631	2373.6%	121.4%	4.0%	0.4303
	2040	35,106	933,117	2658.0%	180.2%	14,525	386,088	2658.0%	121.6%	4.0%	0.4138
	2041	26,065	773,929	2969.2%	180.7%	10,370	307,906	2969.2%	121.7%	4.0%	0.3978
	2042	19,269	636,608	3303.8%	181.1%	7,371	243,532	3303.8%	121.8%	4.0%	0.3825
	2043	14,180	519,692	3664.9%	181.5%	5,216	191,159	3664.9%	121.9%	4.0%	0.3678
	2044	10,377	420,927	4056.2%	181.8%	3,670	148,876	4056.2%	122.0%	4.0%	0.3537
	2045	7,552	338,003	4475.4%	182.0%	2,568	114,948	4475.4%	122.0%	4.0%	0.3401
	2046	5,458	269,753	4942.6%	182.2%	1,785	88,210	4942.6%	122.1%	4.0%	0.3270
	2047	3,910	213,575	5461.8%	182.3%	1,230	67,153	5461.8%	122.1%	4.0%	0.3144
	2048	2,777	167,677	6038.6%	182.5%	839	50,694	6038.6%	122.1%	4.0%	0.3023
	2049	1,950	130,738	6706.0%	182.5%	567	38,006	6706.0%	122.2%	4.0%	0.2907
	2050	1,352	101,286	7490.1%	182.6%	378	28,312	7490.1%	122.2%	4.0%	0.2795
	2051	922	77,876	8445.6%	182.7%	248	20,931	8445.6%	122.2%	4.0%	0.2688
	2052	620	59,364	9575.9%	182.7%	160	15,342	9575.9%	122.2%	4.0%	0.2584
	2053	409	44,904	10986.9%	182.7%	102	11,158	10986.9%	122.2%	4.0%	0.2485
	2054	263	33,711	12803.5%	182.8%	63	8,055	12803.5%	122.2%	4.0%	0.2389
	2055	166	25,121	15144.0%	182.8%	38	5,771	15144.0%	122.2%	4.0%	0.2297
	2056	103	18,591	18099.6%	182.8%	23	4,107	18099.6%	122.2%	4.0%	0.2209
	2057	62	13,678	22113.1%	182.8%	13	2,905	22113.1%	122.2%	4.0%	0.2124
	Past	112,460,672	123,053,011	109.4%		193,584,259	164,146,629	84.8%			
	Future Lifetime	26,658,211 139,118,884	131,267,220 254,320,231	492.4% 182.8%		22,020,419 215,604,678	99,315,806 263,462,435	451.0% 122.2%			

Attachment 3
Brighthouse Life Insurance Company
Pennsylvania Earned Premium and Incurred Claim Experience Projections with No Increase
LTC3+ Nursing Facility Only Policy Form

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1994	2,031	0	0.0%	8	5,633	0	0.0%	4.4%	2.7732
	1995	61,047	0	0.0%	89	162,006	0	0.0%	4.4%	2.6538
	1996	191,569	235	0.1%	222	486,493	597	0.1%	4.4%	2.5395
	1997	304,865	68,900	22.6%	231	740,871	167,439	22.6%	4.4%	2.4302
	1998	299,329	159,556	53.3%	222	696,092	371,049	53.3%	4.4%	2.3255
	1999	291,089	0	0.0%	214	647,782	0	0.0%	4.4%	2.2254
	2000	283,337	0	0.0%	209	603,377	0	0.0%	4.4%	2.1295
	2001	274,799	331,702	120.7%	203	559,996	675,955	120.7%	4.4%	2.0378
	2002	270,537	165,470	61.2%	196	527,570	322,682	61.2%	4.4%	1.9501
	2003	265,072	0	0.0%	193	494,653	0	0.0%	4.4%	1.8661
	2004	261,793	90,762	34.7%	184	467,497	162,079	34.7%	4.4%	1.7858
	2005	290,781	489,271	168.3%	166	496,902	836,093	168.3%	4.4%	1.7089
	2006	289,924	218,283	75.3%	154	474,103	356,950	75.3%	4.4%	1.6353
	2007	275,845	763,678	276.9%	145	431,655	1,195,040	276.9%	4.4%	1.5648
	2008	260,692	355,200	136.3%	135	390,377	531,899	136.3%	4.3%	1.4975
	2009	242,393	225,378	93.0%	125	347,344	322,962	93.0%	4.3%	1.4330
	2010	228,011	38,744	17.0%	117	312,665	53,129	17.0%	4.3%	1.3713
	2011	223,818	271,140	121.1%	109	293,699	355,796	121.1%	4.3%	1.3122
	2012	226,944	124,617	54.9%	97	284,976	156,483	54.9%	4.2%	1.2557
	2013	203,300	445,389	219.1%	85	244,294	535,198	219.1%	4.2%	1.2016
	2014	182,597	819,971	449.1%	78	209,968	942,881	449.1%	4.1%	1.1499
Projected Future Experience	2015	186,753	616,010	329.9%	73	205,993	679,472	329.9%	4.0%	1.1030
	2016	197,050	812,076	412.1%	65	208,991	861,284	412.1%	4.0%	1.0606
	2017	177,020	227,260	128.4%	57	180,525	231,761	128.4%	4.0%	1.0198
	2018	174,690	471,553	269.9%	50	171,297	462,396	269.9%	4.0%	0.9806
	2019	161,716	445,822	275.7%	44	152,477	420,350	275.7%	4.0%	0.9429
	2020	138,170	419,386	303.5%	38	125,266	380,216	303.5%	4.0%	0.9066
	2021	116,046	388,908	335.1%	33	101,161	339,024	335.1%	4.0%	0.8717
	2022	96,649	354,248	366.5%	28	81,012	296,932	366.5%	4.0%	0.8382
	2023	79,843	321,897	403.2%	24	64,351	259,438	403.2%	4.0%	0.8060
	2024	65,444	287,423	439.2%	20	50,717	222,744	439.2%	4.0%	0.7750
	2025	53,234	251,813	473.0%	17	39,668	187,641	473.0%	4.0%	0.7452
	2026	42,973	219,107	509.9%	14	30,791	156,990	509.9%	4.0%	0.7165
	2027	34,408	188,880	548.9%	11	23,705	130,128	548.9%	4.0%	0.6889
	2028	27,307	159,649	584.6%	9	18,090	105,759	584.6%	4.0%	0.6624
	2029	21,486	133,464	621.2%	8	13,686	85,012	621.2%	4.0%	0.6370
	2030	16,778	110,971	661.4%	6	10,276	67,966	661.4%	4.0%	0.6125
	2031	13,007	91,080	700.3%	5	7,660	53,638	700.3%	4.0%	0.5889
	2032	10,016	74,699	745.8%	4	5,672	42,299	745.8%	4.0%	0.5663
	2033	7,671	61,917	807.2%	3	4,176	33,713	807.2%	4.0%	0.5445
	2034	5,853	51,362	877.5%	2	3,064	26,890	877.5%	4.0%	0.5235
	2035	4,459	42,633	956.1%	2	2,245	21,462	956.1%	4.0%	0.5034
	2036	3,397	35,355	1040.7%	1	1,644	17,113	1040.7%	4.0%	0.4840
	2037	2,591	29,873	1153.0%	1	1,206	13,904	1153.0%	4.0%	0.4654
	2038	1,982	25,774	1300.4%	1	887	11,534	1300.4%	4.0%	0.4475
	2039	1,523	22,322	1465.7%	1	655	9,606	1465.7%	4.0%	0.4303
	2040	1,180	20,127	1706.3%	1	488	8,328	1706.3%	4.0%	0.4138
	2041	918	17,885	1949.1%	0	365	7,115	1949.1%	4.0%	0.3978
	2042	719	16,000	2225.5%	0	275	6,121	2225.5%	4.0%	0.3825
	2043	569	15,134	2658.8%	0	209	5,567	2658.8%	4.0%	0.3678
	2044	452	13,713	3031.0%	0	160	4,850	3031.0%	4.0%	0.3537
	2045	359	11,646	3244.4%	0	122	3,961	3244.4%	4.0%	0.3401
	2046	283	9,804	3461.5%	0	93	3,206	3461.5%	4.0%	0.3270
	2047	221	8,244	3727.3%	0	70	2,592	3727.3%	4.0%	0.3144
	2048	170	6,827	4015.6%	0	51	2,064	4015.6%	4.0%	0.3023
	2049	129	5,771	4470.4%	0	38	1,678	4470.4%	4.0%	0.2907
	2050	97	4,926	5103.7%	0	27	1,377	5103.7%	4.0%	0.2795
	2051	71	3,731	5286.2%	0	19	1,003	5286.2%	4.0%	0.2688
	2052	51	2,799	5528.2%	0	13	723	5528.2%	4.0%	0.2584
	2053	36	2,055	5778.4%	0	9	511	5778.4%	4.0%	0.2485
	2054	24	1,442	5923.0%	0	6	345	5923.0%	4.0%	0.2389
	2055	16	976	6061.8%	0	4	224	6061.8%	4.0%	0.2297
	2056	10	640	6189.1%	0	2	141	6189.1%	4.0%	0.2209
	2057	6	406	6313.4%	0	1	86	6313.4%	4.0%	0.2124
Past Future Lifetime										
	Past	5,490,595	6,223,643	113.4%	3,377	9,473,461	8,758,746	92.5%		
	Future	1,084,555	4,330,264	399.3%	324	911,657	3,394,647	372.4%		
	Lifetime	6,575,150	10,553,907	160.5%	3,701	10,385,118	12,153,393	117.0%		

Attachment 3
Brighthouse Life Insurance Company
Pennsylvania Earned Premium and Incurred Claim Experience Projections with 23.7% Increase
LTC3+ Nursing Facility Only Policy Form

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1994	2,031	0	0.0%	8	5,633	0	0.0%	4.4%	2.7732
	1995	61,047	0	0.0%	89	162,006	0	0.0%	4.4%	2.6538
	1996	191,569	235	0.1%	222	486,493	597	0.1%	4.4%	2.5395
	1997	304,865	68,900	22.6%	231	740,871	167,439	22.6%	4.4%	2.4302
	1998	299,329	159,556	53.3%	222	696,092	371,049	53.3%	4.4%	2.3255
	1999	291,089	0	0.0%	214	647,782	0	0.0%	4.4%	2.2254
	2000	283,337	0	0.0%	209	603,377	0	0.0%	4.4%	2.1295
	2001	274,799	331,702	120.7%	203	559,996	675,955	120.7%	4.4%	2.0378
	2002	270,537	165,470	61.2%	196	527,570	322,682	61.2%	4.4%	1.9501
	2003	265,072	0	0.0%	193	494,653	0	0.0%	4.4%	1.8661
	2004	261,793	90,762	34.7%	184	467,497	162,079	34.7%	4.4%	1.7858
	2005	290,781	489,271	168.3%	166	496,902	836,093	168.3%	4.4%	1.7089
	2006	289,924	218,283	75.3%	154	474,103	356,950	75.3%	4.4%	1.6353
	2007	275,845	763,678	276.9%	145	431,655	1,195,040	276.9%	4.4%	1.5648
	2008	260,692	355,200	136.3%	135	390,377	531,899	136.3%	4.3%	1.4975
	2009	242,393	225,378	93.0%	125	347,344	322,962	93.0%	4.3%	1.4330
	2010	228,011	38,744	17.0%	117	312,665	53,129	17.0%	4.3%	1.3713
	2011	223,818	271,140	121.1%	109	293,699	355,796	121.1%	4.3%	1.3122
	2012	226,944	124,617	54.9%	97	284,976	156,483	54.9%	4.2%	1.2557
	2013	203,300	445,389	219.1%	85	244,294	535,198	219.1%	4.2%	1.2016
Projected Future Experience	2014	182,597	819,971	449.1%	78	209,968	942,881	449.1%	4.1%	1.1499
	2015	186,753	616,010	329.9%	73	205,993	679,472	329.9%	4.0%	1.1030
	2016	197,050	812,076	412.1%	65	208,991	861,284	412.1%	4.0%	1.0606
	2017	177,020	227,260	128.4%	57	180,525	231,761	128.4%	4.0%	1.0198
	2018	174,690	471,553	269.9%	50	171,297	462,396	269.9%	4.0%	0.9806
	2019	164,829	445,056	270.0%	44	155,412	419,628	270.0%	4.0%	0.9429
	2020	162,702	414,252	254.6%	38	147,506	375,561	254.6%	4.0%	0.9066
	2021	138,745	383,439	276.4%	32	120,948	334,256	276.4%	4.0%	0.8717
	2022	115,554	348,985	302.0%	28	96,858	292,521	302.0%	4.0%	0.8382
	2023	95,461	316,893	332.0%	24	76,938	255,405	332.0%	4.0%	0.8060
	2024	78,245	282,766	361.4%	20	60,638	219,135	361.4%	4.0%	0.7750
	2025	63,647	247,568	389.0%	17	47,428	184,478	389.0%	4.0%	0.7452
	2026	51,379	215,288	419.0%	14	36,813	154,254	419.0%	4.0%	0.7165
	2027	41,138	185,490	450.9%	11	28,342	127,792	450.9%	4.0%	0.6889
	2028	32,649	156,707	480.0%	9	21,628	103,810	480.0%	4.0%	0.6624
	2029	25,689	130,946	509.7%	7	16,363	83,408	509.7%	4.0%	0.6370
	2030	20,060	108,832	542.5%	6	12,286	66,656	542.5%	4.0%	0.6125
	2031	15,551	89,288	574.2%	5	9,158	52,583	574.2%	4.0%	0.5889
	2032	11,975	73,200	611.3%	4	6,781	41,450	611.3%	4.0%	0.5663
	2033	9,171	60,649	661.3%	3	4,993	33,022	661.3%	4.0%	0.5445
	2034	6,998	50,288	718.6%	2	3,664	26,328	718.6%	4.0%	0.5235
	2035	5,331	41,723	782.6%	2	2,684	21,003	782.6%	4.0%	0.5034
	2036	4,062	34,586	851.5%	1	1,966	16,741	851.5%	4.0%	0.4840
	2037	3,098	29,211	943.0%	1	1,442	13,595	943.0%	4.0%	0.4654
	2038	2,370	25,192	1063.1%	1	1,060	11,274	1063.1%	4.0%	0.4475
	2039	1,821	21,810	1197.8%	1	784	9,385	1197.8%	4.0%	0.4303
	2040	1,410	19,659	1393.9%	1	584	8,134	1393.9%	4.0%	0.4138
	2041	1,097	17,464	1591.9%	0	436	6,948	1591.9%	4.0%	0.3978
	2042	860	15,620	1817.3%	0	329	5,976	1817.3%	4.0%	0.3825
	2043	681	14,772	2170.7%	0	250	5,434	2170.7%	4.0%	0.3678
	2044	541	13,383	2474.3%	0	191	4,734	2474.3%	4.0%	0.3537
	2045	429	11,365	2648.2%	0	146	3,865	2648.2%	4.0%	0.3401
	2046	339	9,567	2825.2%	0	111	3,128	2825.2%	4.0%	0.3270
	2047	264	8,044	3041.9%	0	83	2,529	3041.9%	4.0%	0.3144
	2048	203	6,661	3277.0%	0	61	2,014	3277.0%	4.0%	0.3023
	2049	154	5,630	3647.9%	0	45	1,637	3647.9%	4.0%	0.2907
	2050	115	4,806	4164.6%	0	32	1,343	4164.6%	4.0%	0.2795
	2051	84	3,640	4313.3%	0	23	978	4313.3%	4.0%	0.2688
	2052	61	2,730	4510.6%	0	16	706	4510.6%	4.0%	0.2584
	2053	43	2,005	4714.5%	0	11	498	4714.5%	4.0%	0.2485
	2054	29	1,407	4832.3%	0	7	336	4832.3%	4.0%	0.2389
	2055	19	952	4945.4%	0	4	219	4945.4%	4.0%	0.2297
	2056	12	624	5049.1%	0	3	138	5049.1%	4.0%	0.2209
	2057	8	396	5150.3%	0	2	84	5150.3%	4.0%	0.2124
	Past	5,490,595	6,223,643	113.4%	3,377	9,473,461	8,758,746	92.5%		
	Future	1,231,515	4,272,449	346.9%	321	1,027,323	3,353,383	326.4%		
	Lifetime	6,722,110	10,496,092	156.1%	3,698	10,500,784	12,112,129	115.3%		

Attachment 4
Brighthouse Life Insurance Company
Pennsylvania Written Premium and Paid Claim Experience Projections with No Increase
LTC3+ Nursing Facility Only Policy Form

	Calendar Year	Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio		
Historical Experience	1994	11,107	0	0.0%	0.0%	30,802	0	0.0%	0.0%	4.4%	2.7732
	1995	96,620	0	0.0%	0.0%	256,410	0	0.0%	0.0%	4.4%	2.6538
	1996	239,153	235	0.1%	0.1%	607,333	597	0.1%	0.1%	4.4%	2.5395
	1997	305,563	12,793	4.2%	2.0%	742,567	31,090	4.2%	1.9%	4.4%	2.4302
	1998	296,767	62,675	21.1%	8.0%	690,135	145,751	21.1%	7.6%	4.4%	2.3255
	1999	287,261	70,593	24.6%	11.8%	639,263	157,096	24.6%	11.3%	4.4%	2.2254
	2000	283,660	70,787	25.0%	14.3%	604,067	150,743	25.0%	13.6%	4.4%	2.1295
	2001	271,483	48,962	18.0%	14.8%	553,238	99,777	18.0%	14.2%	4.4%	2.0378
	2002	266,434	69,401	26.0%	16.3%	519,569	135,338	26.0%	15.5%	4.4%	1.9501
	2003	265,005	129,065	48.7%	20.0%	494,529	240,849	48.7%	18.7%	4.4%	1.8661
	2004	262,877	134,763	51.3%	23.2%	469,432	240,653	51.3%	21.4%	4.4%	1.7858
	2005	293,778	126,989	43.2%	25.2%	502,024	217,006	43.2%	23.2%	4.4%	1.7089
	2006	283,858	104,493	36.8%	26.3%	464,183	170,873	36.8%	24.2%	4.4%	1.6353
	2007	268,288	73,852	27.5%	26.4%	419,831	115,567	27.5%	24.4%	4.4%	1.5648
	2008	255,117	433,211	169.8%	36.3%	382,028	648,718	169.8%	31.9%	4.3%	1.4975
	2009	236,517	548,401	231.9%	48.1%	338,924	785,847	231.9%	40.7%	4.3%	1.4330
	2010	225,340	492,542	218.6%	57.3%	309,003	675,409	218.6%	47.6%	4.3%	1.3713
	2011	224,344	334,433	149.1%	62.0%	294,389	438,851	149.1%	51.1%	4.3%	1.3122
	2012	222,113	346,380	155.9%	66.6%	278,910	434,955	155.9%	54.5%	4.2%	1.2557
	2013	196,501	357,828	182.1%	71.3%	236,123	429,981	182.1%	58.0%	4.2%	1.2016
	2014	185,498	411,981	222.1%	76.9%	213,303	473,734	222.1%	61.8%	4.1%	1.1499
Projected Future Experience	2015	192,536	577,465	299.9%	85.2%	212,371	636,956	299.9%	67.3%	4.0%	1.1030
	2016	192,954	624,192	323.5%	93.8%	204,646	662,016	323.5%	72.8%	4.0%	1.0606
	2017	180,666	661,660	366.2%	102.7%	184,244	674,763	366.2%	78.4%	4.0%	1.0198
	2018	171,335	522,618	305.0%	108.8%	168,008	512,469	305.0%	82.3%	4.0%	0.9806
	2019	155,790	586,540	376.5%	115.9%	146,890	553,028	376.5%	86.6%	4.0%	0.9429
	2020	131,948	566,939	429.7%	122.8%	119,624	513,988	429.7%	90.7%	4.0%	0.9066
	2021	110,518	458,652	415.0%	128.0%	96,342	399,822	415.0%	93.8%	4.0%	0.8717
	2022	91,774	431,349	470.0%	133.1%	76,925	361,558	470.0%	96.6%	4.0%	0.8382
	2023	75,560	394,163	521.7%	137.8%	60,898	317,682	521.7%	99.1%	4.0%	0.8060
	2024	61,707	361,544	585.9%	142.1%	47,821	280,185	585.9%	101.4%	4.0%	0.7750
	2025	49,995	327,096	654.3%	146.1%	37,255	243,739	654.3%	103.3%	4.0%	0.7452
	2026	40,173	291,874	726.5%	149.8%	28,784	209,128	726.5%	105.1%	4.0%	0.7165
	2027	31,994	257,221	804.0%	153.0%	22,042	177,211	804.0%	106.5%	4.0%	0.6889
	2028	25,241	223,835	886.8%	155.9%	16,721	148,279	886.8%	107.8%	4.0%	0.6624
	2029	19,745	192,251	973.7%	158.3%	12,577	122,458	973.7%	108.8%	4.0%	0.6370
	2030	15,328	163,270	1065.2%	160.5%	9,388	99,997	1065.2%	109.7%	4.0%	0.6125
	2031	11,815	137,328	1162.3%	162.3%	6,958	80,874	1162.3%	110.4%	4.0%	0.5889
	2032	9,053	114,546	1265.3%	163.8%	5,126	64,863	1265.3%	110.9%	4.0%	0.5663
	2033	6,904	95,140	1378.0%	165.1%	3,759	51,802	1378.0%	111.4%	4.0%	0.5445
	2034	5,254	79,047	1504.5%	166.2%	2,751	41,384	1504.5%	111.8%	4.0%	0.5235
	2035	3,998	65,770	1645.0%	167.1%	2,013	33,109	1645.0%	112.1%	4.0%	0.5034
	2036	3,048	54,805	1797.9%	167.8%	1,475	26,528	1797.9%	112.3%	4.0%	0.4840
	2037	2,332	45,800	1964.3%	168.5%	1,085	21,316	1964.3%	112.5%	4.0%	0.4654
	2038	1,793	38,656	2155.7%	169.0%	803	17,299	2155.7%	112.6%	4.0%	0.4475
	2039	1,388	33,043	2380.5%	169.5%	597	14,219	2380.5%	112.8%	4.0%	0.4303
	2040	1,085	28,635	2639.8%	169.9%	449	11,848	2639.8%	112.9%	4.0%	0.4138
	2041	852	25,236	2961.4%	170.2%	339	10,040	2961.4%	113.0%	4.0%	0.3978
	2042	676	22,417	3317.6%	170.6%	258	8,575	3317.6%	113.0%	4.0%	0.3825
	2043	540	20,149	3728.3%	170.9%	199	7,412	3728.3%	113.1%	4.0%	0.3678
	2044	433	18,395	4246.1%	171.1%	153	6,506	4246.1%	113.2%	4.0%	0.3537
	2045	346	16,671	4817.4%	171.4%	118	5,670	4817.4%	113.2%	4.0%	0.3401
	2046	275	14,812	5395.3%	171.6%	90	4,843	5395.3%	113.3%	4.0%	0.3270
	2047	215	12,968	6037.3%	171.8%	68	4,077	6037.3%	113.3%	4.0%	0.3144
	2048	166	11,227	6776.9%	171.9%	50	3,394	6776.9%	113.3%	4.0%	0.3023
	2049	126	9,634	7653.3%	172.1%	37	2,801	7653.3%	113.4%	4.0%	0.2907
	2050	94	8,257	8772.3%	172.2%	26	2,308	8772.3%	113.4%	4.0%	0.2795
	2051	69	7,012	10192.2%	172.3%	18	1,885	10192.2%	113.4%	4.0%	0.2688
	2052	49	5,782	11732.9%	172.4%	13	1,494	11732.9%	113.4%	4.0%	0.2584
	2053	35	4,661	13468.8%	172.5%	9	1,158	13468.8%	113.4%	4.0%	0.2485
	2054	24	3,680	15582.3%	172.5%	6	879	15582.3%	113.4%	4.0%	0.2389
	2055	16	2,840	18202.7%	172.6%	4	652	18202.7%	113.4%	4.0%	0.2297
	2056	10	2,145	21475.8%	172.6%	2	474	21475.8%	113.4%	4.0%	0.2209
	2057	6	1,589	25666.5%	172.6%	1	338	25666.5%	113.5%	4.0%	0.2124
	Past	5,543,441	5,692,702	102.7%	0.0%	9,647,325	7,566,569	78.4%	0.0%		
	Future Lifetime	1,031,710	5,657,597	548.4%	0.0%	869,682	4,365,294	501.9%	0.0%		
		6,575,151	11,350,299	172.6%	0.0%	10,517,007	11,931,863	113.5%	0.0%		

Attachment 4
Brighthouse Life Insurance Company
Pennsylvania Written Premium and Paid Claim Experience Projections with 23.7% Increase
LTC3+ Nursing Facility Only Policy Form

	Calendar Year	Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio		
Historical Experience	1994	11,107	0	0.0%	0.0%	30,802	0	0.0%	0.0%	4.4%	2.7732
	1995	96,620	0	0.0%	0.0%	256,410	0	0.0%	0.0%	4.4%	2.6538
	1996	239,153	235	0.1%	0.1%	607,333	597	0.1%	0.1%	4.4%	2.5395
	1997	305,563	12,793	4.2%	2.0%	742,567	31,090	4.2%	1.9%	4.4%	2.4302
	1998	296,767	62,675	21.1%	8.0%	690,135	145,751	21.1%	7.6%	4.4%	2.3255
	1999	287,261	70,593	24.6%	11.8%	639,263	157,096	24.6%	11.3%	4.4%	2.2254
	2000	283,660	70,787	25.0%	14.3%	604,067	150,743	25.0%	13.6%	4.4%	2.1295
	2001	271,483	48,962	18.0%	14.8%	553,238	99,777	18.0%	14.2%	4.4%	2.0378
	2002	266,434	69,401	26.0%	16.3%	519,569	135,338	26.0%	15.5%	4.4%	1.9501
	2003	265,005	129,065	48.7%	20.0%	494,529	240,849	48.7%	18.7%	4.4%	1.8661
	2004	262,877	134,763	51.3%	23.2%	469,432	240,653	51.3%	21.4%	4.4%	1.7858
	2005	293,778	126,989	43.2%	25.2%	502,024	217,006	43.2%	23.2%	4.4%	1.7089
	2006	283,858	104,493	36.8%	26.3%	464,183	170,873	36.8%	24.2%	4.4%	1.6353
	2007	268,288	73,852	27.5%	26.4%	419,831	115,567	27.5%	24.4%	4.4%	1.5648
	2008	255,117	433,211	169.8%	36.3%	382,028	648,718	169.8%	31.9%	4.3%	1.4975
	2009	236,517	548,401	231.9%	48.1%	338,924	785,847	231.9%	40.7%	4.3%	1.4330
	2010	225,340	492,542	218.6%	57.3%	309,003	675,409	218.6%	47.6%	4.3%	1.3713
	2011	224,344	334,433	149.1%	62.0%	294,389	438,851	149.1%	51.1%	4.3%	1.3122
	2012	222,113	346,380	155.9%	66.6%	278,910	434,955	155.9%	54.5%	4.2%	1.2557
	2013	196,501	357,828	182.1%	71.3%	236,123	429,981	182.1%	58.0%	4.2%	1.2016
	2014	185,498	411,981	222.1%	76.9%	213,303	473,734	222.1%	61.8%	4.1%	1.1499
Projected Future Experience	2015	192,536	577,465	299.9%	85.2%	212,371	636,956	299.9%	67.3%	4.0%	1.1030
	2016	192,954	624,192	323.5%	93.8%	204,646	662,016	323.5%	72.8%	4.0%	1.0606
	2017	180,666	661,660	366.2%	102.7%	184,244	674,763	366.2%	78.4%	4.0%	1.0198
	2018	171,378	522,618	305.0%	108.8%	168,050	512,469	305.0%	82.3%	4.0%	0.9806
	2019	165,404	586,329	354.5%	115.7%	155,953	552,830	354.5%	86.6%	4.0%	0.9429
	2020	157,150	565,405	359.8%	122.0%	142,473	512,597	359.8%	90.4%	4.0%	0.9066
	2021	132,159	455,361	344.6%	126.8%	115,207	396,953	344.6%	93.3%	4.0%	0.8717
	2022	109,743	426,781	388.9%	131.4%	91,987	357,730	388.9%	95.9%	4.0%	0.8382
	2023	90,352	389,065	430.6%	135.6%	72,821	313,573	430.6%	98.3%	4.0%	0.8060
	2024	73,787	356,401	483.0%	139.6%	57,183	276,199	483.0%	100.4%	4.0%	0.7750
	2025	59,782	322,140	538.9%	143.3%	44,547	240,046	538.9%	102.2%	4.0%	0.7452
	2026	48,037	287,257	598.0%	146.6%	34,418	205,820	598.0%	103.8%	4.0%	0.7165
	2027	38,256	253,005	661.3%	149.6%	26,356	174,306	661.3%	105.2%	4.0%	0.6889
	2028	30,182	220,052	729.1%	152.2%	19,994	145,772	729.1%	106.4%	4.0%	0.6624
	2029	23,610	188,912	800.1%	154.5%	15,039	120,331	800.1%	107.4%	4.0%	0.6370
	2030	18,328	160,363	875.0%	156.5%	11,225	98,217	875.0%	108.2%	4.0%	0.6125
	2031	14,128	134,828	954.3%	158.2%	8,320	79,402	954.3%	108.9%	4.0%	0.5889
	2032	10,824	112,418	1038.6%	159.6%	6,129	63,658	1038.6%	109.4%	4.0%	0.5663
	2033	8,255	93,337	1130.6%	160.8%	4,495	50,820	1130.6%	109.8%	4.0%	0.5445
	2034	6,282	77,518	1234.0%	161.8%	3,289	40,584	1234.0%	110.2%	4.0%	0.5235
	2035	4,781	64,472	1348.6%	162.7%	2,407	32,455	1348.6%	110.5%	4.0%	0.5034
	2036	3,645	53,700	1473.4%	163.4%	1,764	25,993	1473.4%	110.7%	4.0%	0.4840
	2037	2,788	44,858	1609.1%	164.0%	1,298	20,878	1609.1%	110.9%	4.0%	0.4654
	2038	2,144	37,844	1765.1%	164.5%	960	16,936	1765.1%	111.0%	4.0%	0.4475
	2039	1,660	32,335	1948.4%	164.9%	714	13,914	1948.4%	111.2%	4.0%	0.4303
	2040	1,297	28,010	2159.6%	165.3%	537	11,589	2159.6%	111.3%	4.0%	0.4138
	2041	1,019	24,675	2421.7%	165.7%	405	9,817	2421.7%	111.3%	4.0%	0.3978
	2042	808	21,910	2712.1%	166.0%	309	8,382	2712.1%	111.4%	4.0%	0.3825
	2043	646	19,688	3046.9%	166.3%	238	7,242	3046.9%	111.5%	4.0%	0.3678
	2044	518	17,968	3469.0%	166.5%	183	6,355	3469.0%	111.5%	4.0%	0.3537
	2045	414	16,281	3934.8%	166.7%	141	5,537	3934.8%	111.6%	4.0%	0.3401
	2046	328	14,462	4406.0%	166.9%	107	4,729	4406.0%	111.6%	4.0%	0.3270
	2047	257	12,660	4929.7%	167.1%	81	3,981	4929.7%	111.7%	4.0%	0.3144
	2048	198	10,959	5532.9%	167.3%	60	3,313	5532.9%	111.7%	4.0%	0.3023
	2049	151	9,403	6247.8%	167.4%	44	2,734	6247.8%	111.7%	4.0%	0.2907
	2050	113	8,058	7160.7%	167.5%	31	2,252	7160.7%	111.8%	4.0%	0.2795
	2051	82	6,843	8319.2%	167.6%	22	1,839	8319.2%	111.8%	4.0%	0.2688
	2052	59	5,642	9576.2%	167.7%	15	1,458	9576.2%	111.8%	4.0%	0.2584
	2053	41	4,549	10992.4%	167.8%	10	1,130	10992.4%	111.8%	4.0%	0.2485
	2054	28	3,591	12716.8%	167.8%	7	858	12716.8%	111.8%	4.0%	0.2389
	2055	19	2,771	14854.8%	167.9%	4	637	14854.8%	111.8%	4.0%	0.2297
	2056	12	2,093	17525.4%	167.9%	3	462	17525.4%	111.8%	4.0%	0.2209
	2057	7	1,550	20944.7%	167.9%	2	329	20944.7%	111.8%	4.0%	0.2124
	Past	5,543,441	5,692,702	102.7%	0.0%	9,647,325	7,566,569	78.4%	0.0%		
	Future	1,178,670	5,596,111	474.8%	0.0%	986,827	4,324,128	438.2%	0.0%		
	Lifetime	6,722,111	11,288,813	167.9%	0.0%	10,634,152	11,890,697	111.8%	0.0%		

Attachment 5
Brighthouse Life Insurance Company
Reserve Balance at 12/31/2017
LTC3+ Nursing Facility Only Policy Form

Incurred Year	Nationwide		Pennsylvania	
	Claim Reserve ⁽¹⁾	Year-End Active Life Reserve	Claim Reserve ⁽¹⁾	Year-End Active Life Reserve
1994	0		0	
1995	0		0	
1996	0		0	
1997	0		0	
1998	0		0	
1999	0		0	
2000	0		0	
2001	0		0	
2002	0		0	
2003	0		0	
2004	0		0	
2005	41,217		0	
2006	58,469		0	
2007	0		0	
2008	102,107		0	
2009	89,658		0	
2010	101,678		0	
2011	407,826		0	
2012	733,988		0	
2013	991,964		23,766	
2014	1,447,484		180,347	
2015	3,720,445		171,750	
2016	6,753,774		429,147	
2017	10,008,324	38,727,740	213,717	1,834,094

(1) Claim reserve is the sum of disabled life reserve and incurred but not reported reserve. Each of these items are discounted to incurral using 4.5%.

Attachment 6
Brighthouse Life Insurance Company
Nationwide Actual Experience Projections by Duration, with No Increase
With No Interest
LTC3+ Nursing Facility Only Policy Form

Policy Duration	Earned Premium	Incurred Claims	IC/EP Loss Ratio
1	6,500,659	347,742	5.3%
2	6,102,762	411,498	6.7%
3	5,838,569	726,636	12.4%
4	5,609,917	1,330,964	23.7%
5	5,451,074	2,430,903	44.6%
6	5,328,173	3,297,164	61.9%
7	5,215,652	3,934,084	75.4%
8	5,159,686	5,270,014	102.1%
9	5,304,405	5,658,329	106.7%
10	5,752,191	8,496,908	147.7%
11	6,037,610	5,816,588	96.3%
12	5,872,094	8,254,413	140.6%
13	5,539,048	8,715,895	157.4%
14	5,224,101	7,917,077	151.5%
15	4,964,095	8,847,535	178.2%
16	4,733,743	8,082,173	170.7%
17	4,581,394	10,319,202	225.2%
18	4,311,731	9,745,686	226.0%
19	4,053,847	10,506,757	259.2%
20	3,920,015	11,121,483	283.7%
21	3,735,588	10,188,130	272.7%
22	3,606,110	9,538,515	264.5%
23	3,424,326	9,271,082	270.7%
24	3,134,792	8,876,594	283.2%
25	2,761,830	8,565,929	310.2%
26	2,377,583	8,067,053	339.3%
27	2,023,850	7,518,118	371.5%
28	1,708,362	6,936,898	406.1%
29	1,430,366	6,340,646	443.3%
30	1,187,802	5,737,935	483.1%
31	978,218	5,142,389	525.7%
32	798,944	4,574,727	572.6%
33	647,131	4,032,403	623.1%
34	519,884	3,529,921	679.0%
35	414,270	3,067,863	740.5%
36	327,450	2,644,722	807.7%
37	256,774	2,266,275	882.6%
38	199,822	1,930,545	966.1%
39	154,379	1,635,427	1059.4%
40	118,446	1,373,983	1160.0%
41	90,262	1,143,899	1267.3%
42	68,332	944,749	1382.6%
43	51,406	776,136	1509.8%
44	38,434	635,057	1652.3%
45	28,571	512,282	1793.0%
46	21,116	407,371	1929.2%
47	15,519	320,452	2064.8%
48	11,340	249,742	2202.3%
49	8,231	193,076	2345.7%
50	5,932	147,689	2489.6%
51	4,245	111,044	2615.6%
52	3,018	81,208	2690.5%
53	2,129	58,710	2757.0%
54	1,490	41,973	2816.5%
55	1,032	29,644	2873.5%
56	705	20,334	2883.2%
57	475	13,746	2892.7%
58	316	9,111	2886.3%
59	206	5,886	2856.6%
60	131	3,712	2829.8%
Total	135,659,586	238,176,020	175.6%

Attachment 7
Brighthouse Life Insurance Company
Pennsylvania Actual Experience Projections by Duration, with No Increase
With No Interest
LTC3+ Nursing Facility Only Policy Form

Policy Duration	Earned Premium	Incurred Claims	IC/EP Loss Ratio
1	325,226	235	0.1%
2	312,681	68,900	22.0%
3	298,575	159,556	53.4%
4	288,854	0	0.0%
5	282,326	331,702	117.5%
6	274,996	0	0.0%
7	267,579	165,470	61.8%
8	266,237	0	0.0%
9	278,583	203,055	72.9%
10	285,499	482,247	168.9%
11	304,005	444,981	146.4%
12	275,472	362,629	131.6%
13	254,563	428,485	168.3%
14	243,612	152,047	62.4%
15	234,907	225,823	96.1%
16	230,162	549,722	238.8%
17	223,124	93,120	41.7%
18	193,940	398,559	205.5%
19	188,939	946,356	500.9%
20	195,730	401,109	204.9%
21	170,807	584,887	342.4%
22	175,214	409,408	233.7%
23	162,584	414,807	255.1%
24	147,295	434,640	295.1%
25	127,191	406,990	320.0%
26	107,169	376,099	350.9%
27	89,476	344,418	384.9%
28	74,115	311,898	420.8%
29	60,911	277,350	455.3%
30	49,661	243,475	490.3%
31	40,141	211,605	527.2%
32	32,149	181,469	564.5%
33	25,506	153,060	600.1%
34	20,059	127,817	637.2%
35	15,644	105,670	675.5%
36	12,110	86,708	716.0%
37	9,315	71,307	765.5%
38	7,133	58,915	826.0%
39	5,445	48,970	899.4%
40	4,153	40,660	979.1%
41	3,171	33,939	1070.2%
42	2,429	28,801	1185.9%
43	1,868	25,013	1338.9%
44	1,445	21,818	1510.4%
45	1,125	19,703	1750.7%
46	882	17,589	1994.6%
47	697	15,842	2272.2%
48	555	14,990	2699.3%
49	443	13,555	3059.5%
50	353	11,517	3265.8%
51	279	9,700	3481.2%
52	218	8,152	3745.3%
53	167	6,760	4038.7%
54	127	5,717	4502.4%
55	95	4,851	5117.4%
56	69	3,672	5292.6%
57	50	2,751	5540.6%
58	35	2,017	5784.7%
59	24	1,413	5932.6%
60	16	955	6064.6%
Total	6,575,134	10,552,901	160.5%

Brighthouse

FINANCIAL

Brighthouse Life Insurance Company
PO Box 40006
Lynchburg, VA 24506

February 26, 2019

Honorable Jessica Altman
Insurance Commissioner
Pennsylvania Department of Insurance (Department)
1326 Strawberry Square
Harrisburg, Pennsylvania 17120

RE: Brighthouse Life Insurance Company
Company NAIC # 87726
SERFF Tracking # MILL-131719003

Dear Commissioner Altman:

This letter sets forth the conditions under which Milliman USA ("Milliman") is authorized to act on behalf of Brighthouse Life Insurance Company, which operates under the Brighthouse Financial brand, with respect to the individual long term care insurance rate filing referenced above (the "LTC Rate Filings") and outlines the relationship between Brighthouse Life Insurance Company and Genworth Life Insurance Company ("GLIC").

Please be advised that Milliman USA ("Milliman") has been retained by GLIC, as administrator, to provide actuarial support for the LTC Rate Filings. GLIC is the reinsurer and administrator of the Brighthouse Life Insurance Company long term care insurance policies ("Reinsured Policies"), which are the subject of the LTC Rate Filings, under and Indemnity Reinsurance Agreement and an Administrative Services Agreement, both dated July 1, 2000 (the "Agreements"). GLIC has since retroceded the Reinsured Policies to Union Fidelity Life Insurance Company, under a Retrocession Agreement dated April 15, 2004.

In connection with the retention of Milliman, and subject to the conditions in the next sentence, Brighthouse Life Insurance Company hereby authorizes Milliman to enter into written and oral communications, including the submission and receipt of written materials, with your Department, for the purpose of completing the rate filing process and responding to your review of this filing. This authorization is subject to Milliman's agreement to act in accordance with the applicable terms and conditions to which GLIC is subject under the Agreements.

Should you have any questions regarding this letter, please contact Meredith Ratajczak, Chief Actuary, at 11225 North Community House Road, Charlotte, NC 28277, or via email at meredith.ratajczak@brighthousefinancial.com, or by telephone at 980 949 4427.

Sincerely,



D. Burt Arrington
Vice President and Assistant Secretary
Brighthouse Life Insurance Company

[company name short]
[company addr 1]
[company addr2]
[company city, st zip]

IMPORTANT CHANGE – DECISION REQUIRED

[mailing name1]
[mailing name2]
[address line 1]
[address line 2]
[address line 3]
[address line 4]
[address line 5]

Dear [insured_name1],

Thank you for choosing Brighthouse Life Insurance Company for your long term care insurance needs. We value your business and are committed to providing quality service and being here when you need us the most.

This letter is to inform you that, as a result of higher than expected aggregate policyholder claims costs, **the premium on your current long term care coverage will increase from [\$99,999.99] to [\$99,999.99] beginning on [Mmmm dd, yyyy].** [**<if phased>**This increase will take place in a phased manner detailed on the enclosed option page.] Please note that this increase is not due to a change in your health, age, or claims history.

Given this change, we are offering you several choices to adjust your coverage to meet your needs. These options and your personalized information are outlined on the enclosed pages. We encourage you to discuss them with your financial advisor or a member of our Customer Service Team by calling [999 999.9999] before making a decision.

Once again, thank you for being a Brighthouse Life Insurance Company policyholder.

Sincerely,

Your Customer Service Team

P.S. This premium increase notice is not a bill. [**<if not EFT>**-you will be billed separately.] Please take time to read the Important Information Regarding This Premium Increase included with this letter.

Underwritten by Brighthouse Life Insurance Company, Lynchburg, VA

NOTE: gray shading indicates print in blue font

The premium on your long term care insurance policy is increasing.

You have [3] options:

- 1 Keep your current coverage the same and pay the premium increase
- 2 Adjust your coverage to reduce your premiums
- 3 **<if nonfor available>** {See Addendum for CNF, OLB & NFO text variations}

Long Term Care Insurance

Premium Increase Notice

[mm/dd/yyyy]
[company name long]
[Company Copyright]

Policyholder:

[Insured_name1]

Policy Number:

[policy_number]

Agent:

[serving agent name]
[serving agency name]
[serving_agent_address1]
[serving_agent_address2]
[serving_agent_address3]
[serving_agent_address4]
[serving_agent_address5]
[serving_agent_phone]

Customer Service:

[999 999.9999]

[company_hours1]
[company_hours2]
[Fax: [company_fax]]

Addendum

For point #3 in top right:

[<if CNF > Pay nothing more and receive coverage equal to 30 times your Nursing Home Daily benefit or the total premiums you have paid excluding waived premium whichever is greater <or if OLB> Pay nothing more and receive coverage equal to premiums you have paid minus any benefits paid <or if NFO> The Non-Forfeiture rider, if exercised, results in a paid-up long term care insurance benefit according to your contract provisions]

[company name short] Customer service:
[company address 1] [company_phone]
[company city state zip] [company hours2]
[company hours1]
Fax: [company fax]

Policyholder: [insured name2]
Date: [mm/dd/yyyy]
Policy number: [policy number]
Premium before increase: [\$99,999.99] [mode]

NOTE: gray shading indicates print in blue font

Your options:	① Keep current coverage	② Adjust your coverage			③ Pay nothing more
If you are adjusting your coverage, simply check the blue box beside your selection below, and sign and return this page to the fax or address above. If you choose to keep your current coverage, no action is required.	If you are comfortable with your current level of coverage, pay the increased premium [<not EFT> when you receive your next bill]. If we don't hear from you by [Mmmm dd, yyyy] this [999.999%] increase will take effect.	If you are comfortable having less coverage, you may have options such as: reducing the total amount of benefits available to pay for care, reducing the length of time benefits last, increasing the amount of time before benefits begin, and/or modifying any inflation protection you may have. The alternatives below allows you to maintain some protection against long term care costs while keeping your premium down. There may be other ways that you can reduce your benefits and premiums beyond those listed.			[See Addendum for nonforfeiture wording placed here.] If you select this option, you will receive a follow-up letter confirming the amount of your coverage.
		[Alternative A]	[Alternative B]	[Alternative C]	
[Daily maximum benefit]	[\$500.00]	[\$400.00]	[\$500.00]	[\$500.00]	
[Benefit coverage period]	[Unlimited]	[6 years]	[6 years]	[4 years]	
[Elimination period]	[100 days]	[100 days]	[100 days]	[100 days]	
[Inflation protection]	[Compound 5%]	[Compound 5%]	[Compound 5%]	[Compound 3%]	
[Mode] premium	[\$99,999.99]	<input type="checkbox"/> [\$99,999.99]	<input type="checkbox"/> [\$99,999.99]	<input type="checkbox"/> [\$99,999.99]	<input type="checkbox"/> Pay nothing more

<if CPI> These amounts do not reflect increases in your premium that may occur as a result of your acceptance of the Cost of Inflation benefit offers that you may receive. As a result, the premium amounts may vary based on benefit increases actually accepted. <if Phased> Your policies rate increase is phasing in over a number of years; the remaining dates are listed on the reverse. The amount of the phased quarterly rate increase will vary depending on your selection above.

You do not need to return this form if you are keeping your current coverage. If changing your coverage, please remember to check the blue box above to indicate your choice, then sign and return this form by: [Mmmm dd, yyyy].

► Policyholder Signature

Date

By signing, you (1) authorize [company name] to make the requested changes to your Long Term Care Insurance policy; and (2) represent that you have read and understand the information

contained in this form and the enclosed letters, including the Important Information Regarding This Premium Increase.

Coverage Options

Page [2] of [m]

Policyholder:
Date: [insured_ name1]
Policy number: [mm/dd/yyyy]
Premium before [contract number]
increase: [\$99,999.99] [Mode]

Phased Premiums:

The amount of the phased [Mode] rate increase will vary depending on your selection on the first page.

Date of phased increase	Keep current coverage:	[Alternative [A]]	[Alternative B]	[Alternative C]
[mm/dd/yyyy]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]
[mm/dd/yyyy]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]
[mm/dd/yyyy]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]
...
[mm/dd/yyyy]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]

Addendum:

Rules for printing nonforfeiture text in the “3 Pay nothing more” column:

[<if contingent nonforfeiture>If you would like to stop paying premiums on your contract you can elect the Contingent Nonforfeiture benefit. Your new coverage maximum will be either 30 times your Nursing Home Daily benefit or equal to the total premiums you have paid on your contract excluding waived premium whichever is greater.

[<if nonforfeiture Rider>If you would like to stop paying premiums on your contract you may exercise the non-forfeiture rider that you purchased with your contract.

[<if OLB> If you would like to stop paying premiums on your policy you can choose an optional limited benefit. Your new coverage maximum will be roughly equal to the total premiums you have paid on your policy, minus any benefits paid. Please refer to the enclosed endorsement for additional details regarding this benefit.

About this premium increase

This premium increase is based on our expectation of aggregate future claims by our insureds. All policyholders in your class are receiving this rate increase and it is not due to a change in your individual health, age, claims history, or any other individual characteristic. States require insurance companies to notify them of a rate increase for long term care policies. Additionally, state regulation requires insurers to support rate increase requests with actuarial justification.

Guaranteed renewable

Your long term care insurance coverage is guaranteed renewable, meaning that we cannot cancel or refuse to continue your coverage because of a change in your individual health or age. As long as you pay the required premium on time and have not used all your benefits, coverage will continue.

Guaranteed renewable does not mean that premiums are guaranteed to remain the same indefinitely. In accordance with the terms of your policy, we reserve the right to change premiums and it is [possible or likely](#) that your premium will increase again in the future.

Benefits

The benefit values presented in the accompanying letter are approximate due to rounding. Covered benefits payable at the time of a claim will be calculated in accordance with your policy. Benefits are payable only when you meet the terms and conditions for receiving benefits under your policy.

Considerations related to reducing your benefits

All of the options available to you as alternatives to paying the full premium increase may not be of equal value. Some states require policyholders to maintain minimum benefit levels, which may reduce the options available.

If your daily/monthly benefit amount and/or the benefit period are reduced, the maximum benefits payable under your policy will automatically be reduced because the policy maximum is a function of the daily benefit amount and the benefit period. In addition, other benefit amounts may be reduced. Changes to the daily/monthly maximum benefit and/or benefit increase offer will change the related original amounts and the amount of any benefit increase option increment. **If you elect to drop or reduce your benefit increase option (if applicable), you will keep your increased daily/monthly maximum benefit and your premium will be adjusted accordingly. You may also reduce your daily/monthly maximum benefit and your premium will be further adjusted.**

Any benefits paid or payable are deducted from the reduced policy maximum. If you have previously been on claim, adjusting your elimination period may not be appropriate. Reducing benefits while you are receiving policy benefits is generally not advisable.

If you can't pay further premiums you may have the option of stopping further payments and obtaining a benefit for long term care services approximately equal to the amount of premium paid, please refer to the Coverage Options page for further details.

Select a Limited Benefit with No Further Premium Requirement

<if NFO Rider on Policy >

You may exercise the Non-Forfeiture Rider. Your policy includes the Non-Forfeiture Rider which you may elect to exercise at any time. This Rider allows you to have a paid-up long term care insurance benefit as described in the Rider.

Please note: This rider could significantly reduce the policy benefits. Please review the Non-Forfeiture Rider in your policy for more detailed information prior to making this election.

<OR>

<if CNF >

You may elect a Contingent Non-Forfeiture Benefit. This rate increase qualifies you to receive a Contingent Non-Forfeiture Benefit which is available up to 120 days after the next Billing Anniversary Date on which your rate increase is effective. This endorsement allows you to reduce your policy benefits so the required premium payments are not increased and convert your coverage to a paid-up status with a shortened benefit period and reduced benefits plan. A policy lapse at any time during the 120-day period following the due date of the increased premium will be deemed an election of this benefit.

Please note: This Endorsement could significantly reduce the policy benefit. Please review the Contingent Non-Forfeiture Benefit Endorsement for more detailed information prior to making this election.

<OR>**<if OLB>**

You may elect an Optional Limited Benefit. As a result of this premium increase, we are offering an Optional Limited Benefit. This endorsement allows you to elect a limited paid-up long term care insurance benefit, which is available up to 120 days after the next Billing Anniversary Date on which your rate increase is effective. This benefit provides a paid-up benefit with total coverage equal to the total premium paid, excluding waived premium, less any claims paid. A policy lapse at any time during the 120-day period following the due date of the increased premium will be deemed an election of this benefit.

Please note: This Endorsement could significantly reduce the policy benefits. Please review the Optional Limited Benefit Endorsement for more detailed information prior to making this election.

Waiver of premium benefit

If you are currently using a Waiver of Premium benefit, you will not be required to pay the increased premium until the Waiver of Premium benefit no longer applies, as provided for in your policy. If your policy does not provide a Waiver of Premium benefit, you will be required to pay the increased premium, even if you are receiving policy benefits. Prior to paying your bill with the increased premium you may want to contact one of our customer service representatives to discuss options you may have to reduce your premiums by changing your policy benefits.

Payments by automatic withdrawal/third-party account/online banking

If you are using automatic withdrawals, a third-party account, or online banking to pay your premiums, please be sure to make the proper adjustments and arrangements for paying the new premium amount.

Time frame to reverse decision

If you opt to reduce your benefits or cancel your coverage, your request to reverse any such decision must be in writing and received by us no more than 60 days after the date of our written confirmation of your reduction.

<For those states that require the rate increase history (currently AL, NH and VA)>**Rate increase history**

In accordance with the requirements of [\[issue state\]](#) where your policy was issued, we are providing you with the history of previous rate increases that have been implemented on policies that were underwritten by Brighthouse Life Insurance Company